

The NATIONAL UNDERWRITER



TELLS 'EM ...and SELLS 'EM

Characteristic of the potent sales aids that are helping F&D representatives to profitably exploit the wide-open field of "dishonesty insurance" is this unusual folder that graphically illustrates the advantages of Blanket Fidelity Bonds. If you'd like a copy, just drop us a line, or apply to any of the F&D's 45 field offices.

FIDELITY AND DEPOSIT COMPANY
Baltimore Maryland

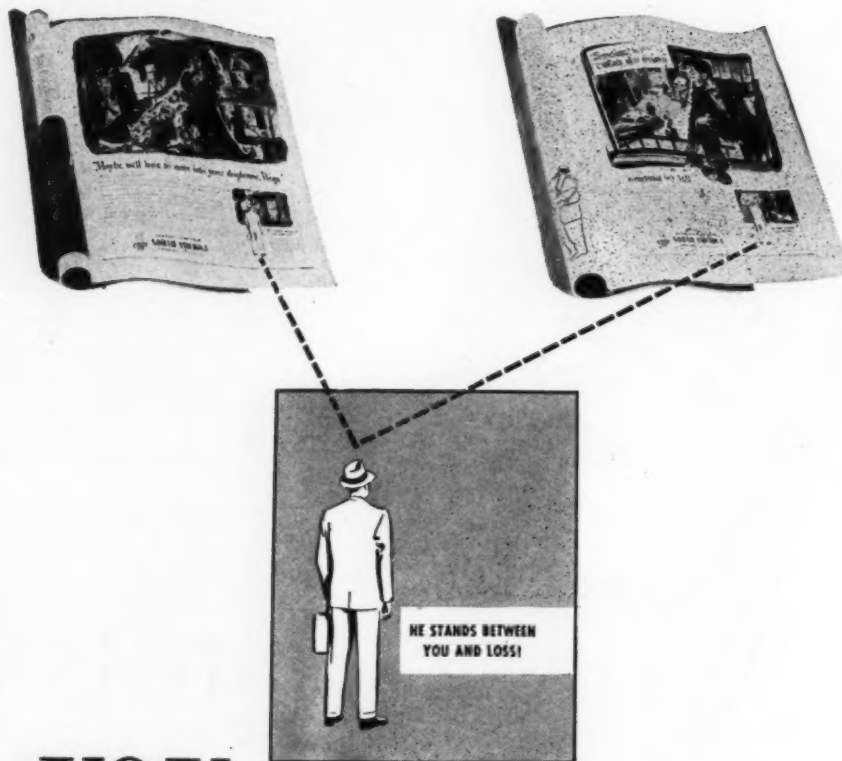


FIDELITY AND SURETY BONDS
BURGLARY, AND OTHER NEEDED
FORMS OF INSURANCE

WITH WHICH IS AFFILIATED THE AMERICAN BONDING COMPANY OF BALTIMORE

THURSDAY, JANUARY 22, 1948

Again in 1948...



YOU...the Agent

are the star in this picture!

Yes, North America's 1948 National Magazine advertising will again feature YOU...the Agent!

"He stands between you and loss" is the message in each of the advertisements—all of which will dramatize you and your services to the public.

Agents representing any of the North America Companies have the advantages of sales helps which feature the same symbol and impress the public with the community importance of the Insurance Agent and the services he offers.



**INSURANCE COMPANY OF
NORTH AMERICA**
COMPANIES. *Philadelphia*

★ INSURANCE COMPANY OF NORTH AMERICA ★ INDEMNITY INSURANCE COMPANY OF NORTH AMERICA ★
★ PHILADELPHIA FIRE AND MARINE INSURANCE COMPANY ★ THE ALLIANCE INSURANCE COMPANY OF PHILADELPHIA ★

Fire Losses
Staggered
Millions

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1942, \$314,
1944, \$423,
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Jan. ...	44
Feb. ...	41
Mar. ...	40
Apr. ...	37
May ...	34
June ...	34
July ...	34
Aug. ...	34
Sept. ...	32
Oct. ...	34
Nov. ...	37
Dec. ...	49

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Fire Losses Are Staggering \$692 Million in 1947

Figure Exceeds 1946 by
23.3%; December In-
crease 17.6%

NEW YORK—The U. S. in 1947 suffered fire losses of \$692,635,000, the greatest destruction by fire in its history, according to the National Board.

The loss was greater by \$131,148,000 or 23.3% than the 1946 figure of \$561,437,000. The previous all-time high mark was set in 1926, when losses were estimated at \$561,980,000.

Losses in December, 1947, were estimated at \$68,361,000. This was an increase of 17.6% over losses of \$58,094,000 in December, 1946.

The 1947 fire destruction in dollar value alone was nearly twice as great as total property loss of \$350 million in the San Francisco conflagration of 1906. Total losses for the nation that year were estimated at \$518,611,000. The 1947 loss was nearly 75% greater than the estimated property damage in Great Britain during two years of the German blitz.

This all time record loss follows six years of steadily rising fire destruction: 1942, \$314,849,000; 1943, \$380,235,000; 1944, \$423,538,000; 1945, \$455,329,000; 1946, \$561,437,000, and 1947, \$692,635,000. Figures for 1947 and the two preceding years, by months:

	1945	1946	1947
Jan. ...	44,865,000	49,808,000	57,180,000
Feb. ...	41,457,000	51,759,000	64,247,000
Mar. ...	40,876,000	53,252,000	72,435,000
Apr. ...	37,950,000	51,153,000	68,029,000
May ...	34,153,000	45,094,000	56,545,000
June ...	34,090,000	44,240,000	50,840,000
July ...	34,054,000	40,998,000	49,357,000
Aug. ...	34,096,000	40,019,000	51,359,000
Sept. ...	32,447,000	40,256,000	47,990,000
Oct. ...	34,470,000	40,108,000	54,946,000
Nov. ...	37,393,000	44,706,000	51,346,000
Dec. ...	49,478,000	58,094,000	68,361,000

Total 455,329,000 561,437,000 692,635,000

The National Board attributes the losses to a combination of inflation, shortages of materials and manpower, and the building shortage. These factors help make every fire more serious than before. Inflation increases the replacement costs of everything that is burned. Shortages of materials and manpower extend the period of replacement and repair, and cut into production and profits. The building shortage has made every house, store, factory and warehouse more valuable, and has resulted in an overcrowding of buildings, increasing the value of their contents. Thus bigger inventories and higher values are at risk, subject to destruction by a single fire.

Settle Now Local Agent

A. M. Settle, who has been Oklahoma state director for the State Farm companies for the past 15 years, has resigned to purchase the Ben Thorman & Co. local agency at Okmulgee, Okla. His new location is 305 West Main street.

Service Office at Fresno

National Fire has opened a branch service office at Fresno, Cal., under supervision of Kenneth F. Boraker, special agent. He will cover the San Joaquin valley and the south coast fields.

Home's Farewell to Fleet Plan Spells Many Changes

The announcement by Home that it is preparing to consolidate its 11 fire insurance corporate units into a single integrated enterprise created the utmost interest throughout insurance ranks because this could very well signalize the passing of the system of fleet operation as it has been known in this country. It had been understood for several months that Home was preparing to merge three or four of its affiliated companies but the fact that the management had decided to go all the way was a distinct surprise.

President Harold V. Smith stated that many details remain to be worked out, but it has been decided that the merger would be based on comparative figures for the various companies as of Dec. 31, 1947. The A. M. Best Co. is analyzing the rates for exchange of shares and Haskins & Sells, public accountants, are assisting in this study. Mr. Smith said the management has an obligation to give these affiliated companies the opportunity to merge into Home, and thus remove any uncertainty as to the continuance of the fleet companies in an integrated operation. He pointed out that Home has been standing behind all of its affiliated companies and the proposed merger simply makes permanent the protection through one company instead of through separate institutions. Also it provides opportunity for the companies to arrange their affairs consistent with federal and state statutes in their new applications.

\$300 Million Assets

The proposed consolidation of its affiliated fire companies with Home will give that company admitted assets of approximately \$300 million as of the end of 1947, surplus of around \$90 million, premium reserves of around \$90 million, and capital of about \$20 million. This would place the company well in front as to assets and premium writings and close to the top in surplus to policyholders.

There is wide interest in the business as to what Home's move signifies. One of the reasons for the move was the anticipation of the application of the Clayton act, which prohibits interlocking directorates, after July 1. The move may also point to the end of company fleets. Observers regard it as highly unlikely that Home would take this step unless it believed that local board agency limitations rules are on their way out.

Effect on General Agents

It is hard for the fire people to see how Home as a single company could operate through both agents and general agents so the consolidation undoubtedly means the eventual end of the Home's general agency representation. This would, of course, cost the company some premiums, and it would take time to rebuild that business on a direct agency basis. Because of this, there might be a call for even more field men than Home now operates with, so that in the end the personnel would not be affected by the merger.

For a time, as a practical matter, there might be retained artificial units such as the Home-Franklin division, Home-Liberty division, and so on, but these cumbersome appendages undoubtedly would disappear eventually.

One of the big effects of the consolidation would be in savings. These would be substantial, although no one in the business could hazard a guess as to what they mean in terms of dol-

lars and cents. The most important effect would probably be felt in the control department. To give but one example, there are classifications of business reported to the National Board. These must be multiplied by six for varieties of protection and by three for types of construction. Then, Home's control department has to multiply the operation by 11 for the number of companies in the group. There are other examples. The work of the control department might be cut as much as 50 to 90%.

There would be a good deal less burden on the statistical department. The reinsurance division would not have the rather tedious operation of apportioning reinsurance by companies. It would simply allocate it as to facultative or treaty.

One of the big savings would be in the cost of state insurance department examinations. A group operation of the size of Home in present times requires a year or two for examination and the cost would run between \$150,000 and \$200,000. Examiners could handle one company in probably less than half the time.

Annual Statement Expense

Home would have only one annual statement to be filed instead of a dozen. This is a chore and an expense when 12 annual statements are filed in 48 states and a couple of territories. Some states require the publication of each company's annual statement in one or several papers. When these are multiplied by 12, the cost is substantial. Directors meetings by individual company no longer would be necessary, nor would the maintenance of separate boards. There is in addition the savings in stationery and supplies and in labor of filing and record keeping.

The plan of consolidation is being presented to the boards of the various companies. The rate of exchange of Home stock in the other companies is being worked out. There has been no indication, but it is presumed that the consolidated Home would pay substantially the same dividend rate. On the basis of all of the detail work that is to be done, it is doubtful if the consolidation would be effected much before late spring or early summer, but it appears that the effort would be to get it done before July 1, the expiration of the moratorium on the federal anti-trust laws.

While the proportion of each of the Home companies' stock owned by Home and by the public shifts from time to time as the stocks are traded, the Home ownership last fall stood something like this: Franklin Fire, 4%; City of New York, 50%; Carolina, 37%; Paul Revere Fire, 43%; Homestead, 67%; New Brunswick, 41%; Georgia Home, 65%; National Liberty, 58%; Baltimore American, 58%; and Gibraltar, 73%.

Dubuque Makes Surplus Gain from '47 Operations

Dubuque Fire & Marine's new statement discloses an increase of \$133,347 in surplus. Both underwriting and investment operations contributed to this gain. Surplus to policyholders now stands at \$2,401,459.

Assets are \$6,794,203 and premium reserve is \$3,550,218. Cash and government bonds comprise \$5,912,385 of assets and exceed total liabilities (except capital) by \$1,600,000.

Program Shaped for N.A.I.A. Rally at N. Y. April 5-8

Days Are Filled at
Mid-Year Gathering
with Variety of Events

NEW YORK—The outline has been perfected for the mid-year convention of National Assn. of Insurance Agents at Hotel Pennsylvania, New York, April 5-8. The overflow will be placed in Hotel New Yorker.

Saturday and Sunday, April 3 and 4, will attract those that wish to sit in at meetings of the executive committee. Registration will open Sunday afternoon.

The convention proper will start Monday morning, April 5, with a preliminary meeting of national board of state directors, followed that morning by the opening general session. The five territorial conferences will be held Monday afternoon, allowing considerably more time than in the past for these sessions. Monday evening guests will be on their own.

Tuesday morning will be held the second session of the board, followed that afternoon by five association activity conferences on fire prevention, agents licensing laws, bank and agent auto plan, public relations, and fire and allied lines—casualty—inland marine. Entertainment will be provided that evening.

Activity conferences on five other subjects—metropolitan agents, branch offices, accident prevention, farm and small town agents, fidelity and surety, and aviation are scheduled for Wednesday. There will be a luncheon for local and state association officers, and a third session of the board in the afternoon. An informal banquet is scheduled for Wednesday evening.

On the final day an agency management forum will be presented, followed by the closing general session later that morning, with adjournment shortly after noon. The state directors meeting as a resolutions committee will hold its final session preceding the forum.

Adequate accommodations for guests have been arranged at the Pennsylvania and New Yorker Hotels only, and reservations cannot be made for guests elsewhere. So that as many agents as possible will be accommodated in the headquarters hotel, company representatives and other guests will be placed in the New Yorker.

Registration fees have been increased to \$15 because of the general rise in convention costs, but this will include a banquet ticket. Other entertainment will also be provided at no additional cost. The registration fee for wives is \$5.

The rate for single rooms is from \$4 to \$9; rooms with double beds from \$7 to \$11; rooms with twin beds \$8 to \$11. Arrivals on Sunday, April 4, will be assured of preferred accommodations.

E. St. Louis Bureau Elects

EAST ST. LOUIS, ILL.—Max G. Ziebold, Husband-Ziebold Co., Inc., has been elected president of the East St. Louis Insurance Bureau, succeeding C. J. Schiele, Jr. Vice-president is S. D. Sexton, Sexton Realty Co.; secretary, Marie Carpenter, Carpenter agency, and treasurer, Clarence Rogers, Illinois State Co.

Codere Chairman of St. Paul Group; Many Promotions

ST. PAUL—Charles F. Codere, president of the three St. Paul Fire & Marine companies for 10 years, has become chairman and senior vice-president of each company.



C. F. Codere

A. B. Jackson, who has been vice-president of all three, was elected president of St. Paul F. & M. and Mercury. M. D. Price was made president of St. Paul-Mercury Indemnity. He has been a vice-president of the three companies.

P. A. Codere was made resident vice-president Canadian department of each company; G. W. Coward, resident vice-president eastern department, and Paul F. McKown, resident vice-president Pacific department.

R. M. Hubbs was made assistant to the president of all three companies; R. B. Shepard, Jr., assistant secretary of St. Paul F. & M. and Mercury, and E. B. Barry resident secretary Pacific department of those two companies. W. E. King becomes assistant secretary of St. Paul-Mercury Indemnity.

C. F. Codere joined St. Paul in 1908 and planted the company in Canada. He came to the home office in 1920, was made vice-president in 1925 and president in 1938.

Mr. Jackson, who was born in St. Paul, joined the home office staff immediately after his graduation from Princeton in 1922. He was elected assistant vice-president of St. Paul F. & M. in 1937 and assistant to the president in 1938. He became vice-president of St. Paul and Mercury in 1943 and of St. Paul-Mercury Indemnity in 1946.

Mr. Price, born at Noble, Ill., started as a local agent in Illinois. After service in the first war, he entered field work in Ohio as St. Paul special agent in 1923. He was called to the home office in 1926; made assistant secretary of St. Paul and secretary of St. Paul-Mercury Indemnity in 1932 and vice-president of the indemnity company in 1937. He became vice-president of St. Paul and Mercury in 1943 and a di-

rector of St. Paul in 1947.

P. A. Codere joined the company in 1916 and has served it in various capacities in Canada since then. He was appointed chief agent in 1920 and manager for Canada in 1945. Mr. McKown joined the St. Paul in 1923 immediately after graduation from Dartmouth. He served in the field in Virginia and Wisconsin, being transferred to the Pacific Coast as assistant manager in the fire department in 1935. He was made manager fire department in 1938 and manager of the entire Pacific department in 1944, and secretary Pacific department in 1946. Mr. Coward was with A. F. Shaw & Co. in New York City before he joined St. Paul two years ago as manager. He was born in Oregon, graduated from University of Oregon in 1929 and was in local agency work before joining the St. Paul as special agent in Oregon. He was transferred to the San Francisco office in 1937, remaining there until he entered the army in 1941. During the war he served as colonel on the staff of Gen. Eisenhower. After his discharge he rejoined St. Paul and was made manager for southern California at Los Angeles. He was called to the home office last February as assistant to Vice-president Jackson.

Others Are Promoted

Mr. Shepard was born in St. Paul, graduated from Yale in 1935 and joined St. Paul in 1939, serving both in New York City and in the home office in the fire department. He was a lieutenant in the navy during the war.

Mr. Barry has been in charge of marine business on the Pacific Coast for many years. He joined the company in 1932 and has been in charge of both inland and ocean marine business most of the time since.

Mr. King was born in St. Paul, was graduated from Hamline University here in 1934, and from St. Paul College of Law in 1939. He had six years experience as adjuster before joining St. Paul in 1941 and since then has filled various claims positions.

The only change in the directors was the election of O. H. Ingram, president Wood River Oil & Refining Co. He is a son-in-law of the late F. R. Bigelow, president and chairman of St. Paul for many years.

Und. Adjusting Parley

The annual meeting of stockholders of Underwriters Adjusting was held at Chicago Jan. 20.

T. A. Pettigrew, V. L. Gallagher and C. E. Black were elected directors to fill expired terms. All other directors and all officers were reelected.

Mr. Black, who is assistant U. S. manager of Royal Liverpool, as director, succeeds John R. Cashel, who retired as western manager of Providence Washington.

President T. A. Pettigrew, in his report, stated that the company had handled the largest number of claims in its history and that the training program for young adjusters is being continued, and that the shortage of adjusters is being eliminated.

Ohio Association Activities

Ohio Assn. of Insurance Agents will hold a local board delegates conference at Granville, O., April 28.

The annual fire and casualty insurance educational conference will be held at Ohio State University March 22.

Neb. Hearing Jan. 26

LINCOLN — Insurance Director Stone ordered Orient to show cause why its Nebraska license should not be revoked. Hearings will be held Jan. 26. Mr. Stone said the company sold insurance at rates other than those approved by the department.

Capt. R. E. Dahlstrom of the Denver police department gave a safety talk at a combined meeting of Insurance Women of Denver and the "Life, Health & Accident" girls.

WANT THE EXTRA FIVE

Many Survey Agents Decide to Write Own Policies

Many so-called survey agents in the middle western territory have now been notified that their commission will be reduced five points if they desire to have their companies continue to write policies for them. The decision on the part of most such agents, it is said, is to become full-fledged policywriting agents and continue to receive the 13, 20 and 25% commission scale.

Such a decision is welcomed by the companies, especially the western departments at Chicago that are having the utmost difficulty in getting stenographic service. They welcome the relief from the work pressure involved just as much, if not more than the saving in costs that is accomplished in this way.

Company headquarters say that the survey agents are making no great issue of the matter. They are making far fewer complaints in relation to their numbers than are the agents in ordinary territory who are protesting the adjustment in extended coverage commissions despite the fact that a five point commission cut across the board for survey agents is a great deal more of a matter to them than is the E. C. commission adjustment. However, the companies say that tempers in the agency ranks appear to have cooled a good many degrees on the E. C. commission issue. A number of agents who wrote hot letters of protest, have followed up with a second letter telling the company management to forget about it now that they have realized that the amount involved is so inconsiderable, and that they have been assured that this is not the opening gun in a campaign to reduce commissions in other directions in ordinary territory.

One company states that in one city it has had 66 survey agents. It presented the option to them of writing their own policies or accepting a 5 point commission reduction. Forty-four of the agents decided to do their own policywriting while 22 accepted the commission cut. Not a single agent expressed resentment and the company did not lose a single one of that group of representatives.

The companies are already beginning to feel the lightening of the policywriting load in their offices. Many companies had been driven to all sorts of devices to handle the policywriting demands. A favorite scheme has been to enlist the wives and daughters of employees to write policies and endorsements at home, paying about 15 cents per policy and 5 cents per endorsement. This sort of thing may no longer be necessary.

This part of the commission adjustment program is going over with the utmost success.

Word has gotten around in agency circles that the regular meeting of the governing committee of Western Underwriters Assn. is being held Thursday of this week, and for some reason or other this meeting has assumed important dimensions in the eyes of the agency forces.

Dill Fort Wayne Head

New officers of Fort Wayne Assn. of Insurance Agents are: Clifford Dill, president; Joseph Hoffman, vice-president and chairman; Raymond Hawver, treasurer; Irma Hartman, secretary. The group now includes 45 agencies and 28 associate members. The program for 1948 will feature a Valentine party, a fete for field men on June 24, and insurance school.

The local agency of Lagerquist-Allyn, Albany, Ga., has been purchased by R. H. Warren & Son, but will continue to be operated under the present firm name at the same location.

1883 - - 1948

DUBUQUE FIRE & MARINE

Insurance Company

Dubuque, Iowa

CONDENSED STATEMENT OF ASSETS AND LIABILITIES AS OF DECEMBER 31, 1947

ADMITTED ASSETS

Cash in Office and Banks.....	\$1,179,952.43
United States Government Bonds....	4,732,433.39
Total Cash and U. S. Government Bonds.....	\$5,912,385.82
Stocks	433,775.00
Agents' Balances, Less than 90 days due.....	\$461,831.34
Reinsurance Balances Payable.....	39,125.48
Other Assets	25,336.45
Total Admitted Assets.....	\$6,794,203.13

LIABILITIES

Reserve for Unearned Premiums	\$3,550,218.50
Reserve for Losses	649,560.67
Reserve for Taxes	120,964.08
Reserve for Other Liabilities	72,000.00
Total Liabilities Except Capital.....	\$4,392,743.25
Capital	\$1,150,000.00
Surplus	1,251,459.88
Surplus as Regards Policyholders.....	\$2,401,459.88
Total	\$6,794,203.13

In our opinion, the accompanying condensed statement of assets and liabilities presents fairly the financial position of the Dubuque Fire and Marine Insurance Company as at December 31, 1947 in accordance with generally accepted insurance accounting principles.

CHASE CONOVER & CO.
Auditors and Accountants

St. Paul Premiums 40% in

ST. PAUL—Premium volume is reported to have increased 39.27% in 1947 over 1946. The company reported a net underwriting gain of \$85,650,000, or 42.4% of premium volume of \$20,110,051,000.

Premium volume of 204,402, of the indemnity sets of St. net surplus \$33,368. St. Paul for depreciation and that res 106.

The depreciation was reduced St. Paul-Mercury

Discuss

DES MOINES—The committee of Agents, headed by W. A. Taryman, committee on petition, agreed to discuss the

Kan. Zone

Zone meeting Insurance executive meeting in extended commission rent imposed Wichita Jan. 27. Four already been burg, Dodge Date for the be announced Colby, member, mittee, being

General

DENVER—Managing equal meeting president, and urer.

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Earl Wood, president of Grays Assn. of Insurance, president, I

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Seattle meeting Jan. 21, agent spoke on b

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General new commission, Samuel H. B. Jacobs; au

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MINNEAPOLIS—The course was so suc

St. Paul Group Premiums Up 40% in 1947

ST. PAUL—A combined net premium volume of \$67,407,456 for 1947 is reported by the St. Paul F. & M. group. This is an increase of \$19,207,955 or 39.85% over 1946. The parent company reports an underwriting profit of \$585,650 and St. Paul-Mercury Indemnity \$215,296 while Mercury had a net underwriting loss of \$37,742.

St. Paul F. & M. had a premium volume of \$38,692,274, an increase 39.27%; Mercury reported \$8,605,130, increase 42.45%, and St. Paul-Mercury \$20,110,051, increase 39.87%.

Premium reserve of St. Paul was \$25,204,402, of Mercury, \$6,795,817, and of the indemnity company, \$10,416,790. Assets of St. Paul were \$80,428,754 with net surplus \$32,529,612, an increase of \$353,368. Surplus to policyholders was \$43,529,612.

St. Paul F. & M. utilized its reserve for depreciation to the tune of \$2,704,597 and that reserve now amounts to \$590,106.

The depreciation reserve of Mercury was reduced by \$125,237 and that of St. Paul-Mercury by \$1,087,846.

Discuss Iowa Legislation

DES MOINES—The legislative committee of Iowa Assn. of Insurance Agents, headed by Chairman Fred Tesmer of Waterloo, met here with Secretary-manager James W. Richards. The committee discussed farm bureau competition, agent commissions and proposed agent qualification legislation.

Kan. Zone Rallies Scheduled

Zone meetings of Kansas Assn. of Insurance Agents recommended by the executive committee at its December meeting in Wichita to discuss reductions in extended coverage and windstorm commissions and other matters of current importance are scheduled for Wichita Jan. 22 and Hutchinson Jan. 27. Four of the zone gatherings have already been held at Kansas City, Pittsburg, Dodge City and Leavenworth. Date for the final meeting at Colby will be announced shortly. Charles Schiefel, Colby, member of the executive committee, being in charge.

General Agents Elect

DENVER—Mountain States Assn. of Managing General Agents at their annual meeting elected Roy D. Wilcox, president, Leonard Stebbins, vice-president, and S. H. Robb, secretary-treasurer.

Grays Harbor Agents Elect

Earl Woodland has been elected president of Grays Harbor County (Wash.) Assn. of Insurance Agents, succeeding Iden Rasmusson. Robert Durney is vice-president, Ernest Eklund secretary.

Browning Talks on Bonds

Seattle Blanket Club held a dinner meeting Jan. 20. Victor Browning, special agent of Massachusetts Bonding, spoke on bond coverages.

New Brokers Chairmen

General Brokers' Assn. of New York new committee chairmen are: Membership, Samuel Oberman; grievance, Andrew H. Boardman; publicity, Leonard Jacobs; auditing, Robert M. Ferguson.

New Minneapolis Course

MINNEAPOLIS—The recent evening course in casualty insurance sponsored by Insurance Club of Minneapolis was so successful that the club decided

to follow it up with a 14-week course in fire and marine insurance starting Jan. 26. The instructor will be Paul Olinger, state agent of Agricultural, who conducted a similar course a year ago.

The class is to be restricted to 30 men and women employed by club members, recommended by their employers.

The Mann, Kerdolff, Kline & Welsh agency, Kansas City, received a basket of flowers from Jersey in celebration of its 25th anniversary of representation of that company.

N.A.I.A. Steering Body Calls Special Commission Session

John C. Stott of Norwich, N. Y., vice-president of N.A.I.A., has called a special meeting of the executive committee at New York Jan. 23-25. A meeting previously scheduled for Kansas City Feb. 21-23 has been canceled. Mr. Stott

gave the seriousness of the commission situation as the reason for making advisable moving forward the date and calling the special meeting.

Now A. F. Irby & Co.

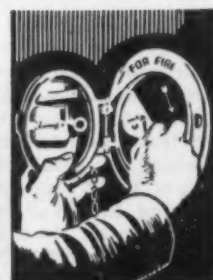
ATLANTA — The Irby-McKinney Co., has been dissolved as a partnership general agency, and has been incorporated as A. F. Irby & Co. This general agency was established in 1923 and is, therefore, celebrating its 25th anniversary.



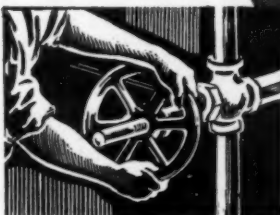
Waterflow Alarms



Watchman Supervision



Manual Fire Alarms



Automatic Sprinkler Supervision



Automatic Fire Alarms



Vault Burglar Alarms



Mercantile Burglar Alarms

ADT
Central Station-Supervised
ELECTRIC PROTECTION SERVICES
safeguard against
FIRE · BURGLARY · HOLDUP
and other hazardous conditions
A NATION-WIDE ORGANIZATION

Immediate action when danger threatens is the primary function of ADT Central Station Protection Services.

Protective installations in thousands of commercial, industrial and other properties throughout the United States are connected to ADT Central Stations for immediate detection of fire, burglary and other hazards, and for prompt notification of fire and police departments or other emergency forces.

Whatever the type of protective signaling system, ADT installs the equipment and provides continuous supervision, periodic tests and inspections and complete maintenance by an organization of trained and experienced personnel. This continuous specialized attention by the ADT organization assures constantly dependable operation.

Write us concerning your protection problems.

AMERICAN DISTRICT TELEGRAPH CO.
155 SIXTH AVENUE NEW YORK 13, N. Y.
Central Stations in All Principal Cities

Out-of-Court Talks Proposed to Settle Inter-Company Suit

NEW YORK—Improved relations between company claims men and automobile dealers would benefit both groups, George Copeland, general counsel of New York Automobile Dealers Assn., told the Automobile Claims Assn. at its January meeting. He also suggested a plan to facilitate the settlement of minor claims and avoid litigation expenses for two or more companies in-

involved in a law suit against each other. Personal contact between claims men, adjusters and the dealers will help to eradicate the prevalent suspicion that each is trying to gouge the other. One of the principal complaints that the automobile dealers have against the insurers is delay in settlement of claims. When an accident occurs the owner of the vehicle generally desires that it be sent to his own dealer for repairs. Then the owner contacts his broker, who contacts the claim department, which finally sends an adjuster to examine the vehicle for damages. Sometimes it takes one or two days and sometimes one or two weeks. During all this time the owner is waiting for his car and the dealer needs

the space that it is occupying in his repair shop. While waiting for the adjuster the dealer decides to try and take care of some of the repairs himself. When the adjuster arrives he is immediately suspicious that the dealer is trying to put something over on him or his company.

Difficulties on Both Sides

He admitted that there are difficulties and complaints on both sides but said that personal contact and the mutual trust which follows would result in a square deal across the board for the dealers and the companies. Rollin Huyler, auto claims chief at America Force, pointed out that an agreement had been set up some years ago but that it had run into difficulty with the NRA and after it was back on its feet again and functioning the war came along and broke it down again. He pointed out that any agreement between the automobile dealers and the insurance companies might be contrary to public law 15, and said that the companies are now very cautious about entering into agreements with business groups and with other companies.

Both he and Mr. Copeland agreed that an informal arrangement might be made to build up the personal contacts again in a legal manner. A meeting will shortly be held between representatives of the dealers group and the claims association to implement the program.

Eight Point Program

Mr. Copeland offered an eight-point program for the settlement of minor claims in which two insurance companies were on opposite sides and which he said would result in the saving of considerable money in legal expenses. Subrogation cases 90% of the time involve money, he said, and the companies should be able to get together and settle them without litigation, particularly on small claims. Arbitration which has been tried earlier did not work out. It has all the disadvantages and none of the advantages of litigation. Mediation, too, has been tried and because it was abused it resulted in the dissatisfaction of both parties.

The program outlined by Mr. Copeland provides that the president of Automobile Claims Assn. appoint a fact finding board to render an opinion as to what would be an adequate adjustment in any given dispute between insurance companies.

Any two insurers involved in a dispute may informally, choose from the board one fact finder who is neutral in the dispute.

There shall be no legal obligation whatever on the part of either party to act in accordance with the opinion of the fact finder.

The services of this board shall be made available to all insurance companies.

The claims men are arranging for a joint meeting with the automobile underwriters for the March 15 meeting and a committee is now working on the project to establish a program which will be of interest to both groups.

Denver Agents Meet

Denver Assn. of Insurance Agents held its first 1940 meeting Jan. 8. A progress report was made on city and county business. President William Sanborn presided.

Insurers Oppose Changes in Wage and Hour Code

WASHINGTON—Life company interests opposed changes suggested in wage and hour administration regulations at a hearing last week before a panel at the Department of Labor. Mutual fire and casualty companies suggested modification of the proposed changes.

Ralph H. Kastner, associate general counsel of American Life Convention, appeared in behalf of the life insurance interests. Garfield Brown appeared for American Mutual Alliance.

A number of other insurance representatives attended, including Robert Gilmore, Assn. of Casualty & Surety Companies; Gen. F. S. Dickson, National Board of Fire Underwriters; Sidney Hilton, Life of Virginia; A. L. Kirkpatrick, manager, and H. E. Hilton, assistant manager U. S. Chamber of Commerce insurance department; Prudential personnel and others.

Insurance companies are particularly concerned about a proposal submitted by CIO interests that the wage and hour regulations be amended so as to include among classes of employees under the law and subject to its work, pay and overtime provisions, executive, administrative and professional employees receiving up to \$500 per month. The present top limit is \$200 per month.

Mr. Kastner stated life companies oppose this change in salary test and they are also against the proposal to disallow an administrative or professional status to an employee that engages in routine or manual work more than 20% of his time.

Mr. Brown declared the proposed \$500 minimum for exempt employees is a "preposterous suggestion." Many companies, he said, would not object to "reasonable increase" in exempt salary of administrative employees or to have executive employees placed on the same basis. He suggested consideration be given to leaving the salary standard at \$200, or "if an increase be necessary," he named a compromise figure of \$250. If the present exempt salary limit is to be raised, he suggested a differential be set up in pay of "bosses" and other employees.

G. B. Van Fleet Advanced

Glenn B. Van Fleet, prominent Denver agent, has been appointed executive vice-president and general manager of Lyons & Johnson, Denver real estate and insurance firm. Mr. Van Fleet, who has been in the insurance business in Denver for 25 years, formerly was with Service Investment Co. Five years ago he joined Lyons & Johnson as manager of its insurance department.

Hanger Joins English

George Hanger has joined Louis E. English, Inc., Richmond general agent, as special agent for western Virginia with headquarters at Roanoke. He has also been elected a vice-president of the firm, having acquired a stock interest in it. Mr. Hanger had been previously special agent for Great American at Roanoke, covering the same territory. He had been with that company 15 years. Before joining Great American, he was with the old Public Fire. During the war he served in the army as a major.

Hansen & Rowland Shifts

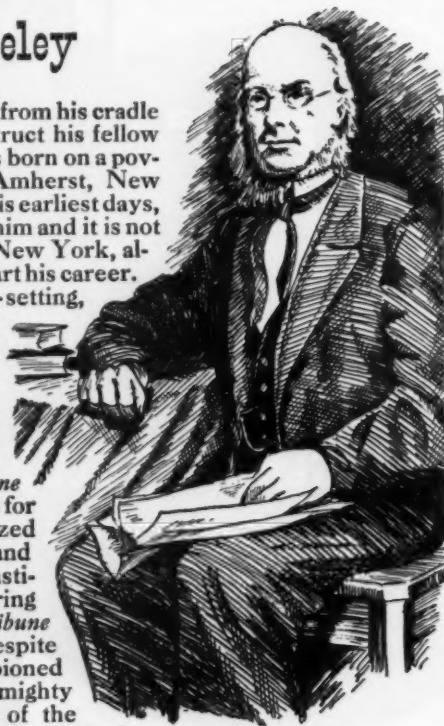
An average adjustment department, under the management of Maurice H. Ditton, has been established by Hansen & Rowland, Tacoma. Mr. Ditton arrived from London recently.

Elwyn A. Wride has become manager of Hansen & Rowland's Oregon office. He formerly was with U. S. F. & G. at Portland and resigned several months ago to join the Arizona department.

NEW HAMPSHIRE PERSONALITIES

Horace Greeley

"A man of genius, marked from his cradle to inspire, animate and instruct his fellow man," Horace Greeley was born on a poverty-stricken farm near Amherst, New Hampshire, in 1811. From his earliest days, the printed word attracted him and it is not surprising that he went to New York, almost penniless, in 1831 to start his career. After ten years of type-setting, writing, editing and publishing, he established the New York *Tribune* which, during the War between the States, became the "Trumpet of the Nation." If an 84-hour work week is now forty, it was the *Tribune* that first took up the cudgels for the worker. Greeley organized the first printers' union and was its first president; he instituted the idea of profit-sharing by selling many of his *Tribune* shares to his associates. Despite cutting ridicule, he championed woman's right to vote. A mighty force in the preservation of the Union, he urged the "clasping of hands across the bloody chasm" when such words were not readily accepted by a nation pitched to the emotionalism of civil war. He stands today the model of editors, "doing no man's bidding, but speaking his own thoughts."



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The Northern Assurance Company was organized in Aberdeen, Scotland in 1836 as an Agency Company. It has remained an Agency Company all-ways.

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McAuliffe Problem Fire Loss

Frank C. McAuliffe, president of the National Association of Fire Chiefs, addressed the group of League of Cities, Chicago, on the problem of fire loss from the point of view of services. McAuliffe is a favorite of the home town and he was rounded by Board and of the party. Spencer W. Massachusetts, writing style, Cartwright, writer, who was a catastrophe. Chief McAuliffe, drastic, are not very little. The best has been discarded progress and that the committee the La Salle committee, regulations, instance, require a whereas, tion to spirit.

Human Element

Chief McAuliffe, emphasis, element, duals are responsible, fire disaster, of circumstances, he has made, hotel that, stairways, open on, convenience, completely. Chief McAuliffe, service, bureau, bureau is, ingness, commendation, erty, and, complicated, is treating, cated an, regulation, can under, the main, parts of, rated and. Chief McAuliffe, understand, life build, leave it, charge of, said that, ing of, properties. The fire, greatly, equipment, was voted, ment but. Provision, boat in, one has. There, water system.

McAuliffe Scans Problems of Fire Loss Control

Frank C. McAuliffe, chief of the Chicago Fire Insurance Patrol and president of International Assn. of Fire Chiefs, addressed the insurance membership group of Union League Club of Chicago, Monday noon on questions of fire loss control from the standpoint of the fire services. Chief McAuliffe is always a favorite with his home town group, and he was surrounded by officers of the Chicago Board and present and former members of the patrol committee of the board. Spencer Walton, vice-president of Massachusetts Bonding, presided in sparkling style, taking the place of C. M. Cartwright of THE NATIONAL UNDERWRITER, who was in the hospital following a cataract operation.



F. C. McAuliffe

Chief McAuliffe remarked that after fire disasters occur that shock the public, drastic laws are enacted that often are not workable and hence accomplish very little. Later when the public interest has subsided, the laws are frequently discarded and there has been made no progress at all. He said, for instance, that the fire chiefs association had a committee on hotel safety function after the La Salle and Winecoff fires and this committee promulgated recommendations that were sensible. However, public sentiment forced the enactment of regulations that were more drastic. For instance, in Chicago it was decided to require all stairways to be enclosed, whereas the fire chiefs gave recognition to sprinkling part of the building.

Human Element

Chief McAuliffe said that the greatest emphasis should be placed on the human element, emphasizing that unless individuals are made to feel their personal responsibility, there will continue to be fire disasters when just the right chain of circumstances occurs. He said that he has made it a practice to observe hotel situations closely and that in every hotel that he has seen that has enclosed stairways, doors nevertheless are left open on some of the floors for convenience of employees and this destroys completely the value of the enclosure.

Chief McAuliffe spoke highly of the service performed by the fire prevention bureau of Chicago, but he said the bureau is handicapped because of unwillingness of the courts to follow its recommendations on condemnation of property, and also because of the bulk and complication of the regulations that it is treating with. Chief McAuliffe advocated an assembly of common sense regulations that the ordinary fireman can understand. This should serve as the main code. Then the complicated parts of the regulations could be separated and dealt with by the experts.

Chief McAuliffe said that he can't understand how a man that has spent his life building a business is willing to leave it at night or over a weekend in charge of a \$25 a week watchman. He said that few owners have a real feeling of responsibility about their own properties.

The fire services today, he said, are greatly handicapped by their lack of equipment. The Chicago fire department was voted a \$2½ million fund for equipment but it can't get what it wants.

Provision has been made for a fireboat in the Calumet district, but so far one has not been put in commission.

There has been no improvement in the water system since before the war de-

spite the fact that many mains need replacing.

The department suffers from a manpower shortage. This is partly due to the fact that during the past 25 years, the off-duty hours of the firemen have been doubled. The city council agrees to an increase in off-duty hours, but doesn't make up for the loss with additional men. This means that the men that are on duty are unable to leave their stations to conduct inspections and drilling and training has to be slighted. The fact that a man is on duty only half as long today as he was 25 years ago

means that he only has personal experience with half as many fires as did his opposite number in the old days.

The group sent greetings to George E. Turner, chairman of the acquisition cost conferences at Chicago, who has been ill for about two months, but is now making a good recovery, and to Mr. Cartwright. Those presented by Mr. Welton included J. R. Graham, who had just returned to Chicago to resume his former position as western manager of U. S. Aviation Underwriters; W. W. Hamilton, manager of the Chicago Board; L. P. Warren, president of the

board; Emil Lederer, vice-president; Robert Cunningham of Marsh & McLennan, chairman of the patrol committee; Egbert Rollo, former chairman of that committee and L. D. Stitt, treasurer of the board.

Arapahoe Club to Meet

The Arapahoe Club, composed of Pacific Coast fire executives formerly in the Mountain field, is holding a pow-wow at San Francisco March 1. It is expected to have several guests from Denver. William M. Houston is head of the club.

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Chicago Board Reelects Officers

Officers of the Chicago Board were reelected at the annual meeting Thursday. L. P. Warren, Associated Agencies, is president; Emil L. Lederer, Stewart, Keator, Kessberger & Lederer, vice-president; and L. D. Stitt, Starkweather & Shepley, treasurer. W. W. Hamilton is manager, and W. W. Krom, assistant manager.

Directors are W. C. Butler, Rock-

wood Co.; H. G. Kornblith, Eliel & Loeb; and Edwin P. Simon, Critchell-Miller. George Herrmann, III, George Herrmann Co., was named to fill the unexpired term of T. J. Byrne. Joseph J. Brummel, Brummel Brothers, and S. M. Buck, western manager of Great American, make up the patrol committee.

Automobile General Adjusters Assn. San Francisco, will hold its annual outing and golf tournament at Sonoma Mission Inn Feb. 12-13. John Parks of General Adjustment Bureau is general chairman.

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Vancouver	Montreal	Havana	London

\$1½ Million Loss in Boston

BOSTON—A cigaret dropped into an elevator shaft onto burlap bags, is thought to be the cause of the fire in the five-story brick warehouse and leather plant of Armour Leather Co. on the waterfront of South Boston, causing damage estimated at \$1½ million. It was the most disastrous fire in half a century in Boston, and burned for 22 hours.

Most of the apparatus of the city was called but the zero temperature coated the apparatus and equipment with ice, greatly hampering the work of the firemen. Eventually old time steamers of the department were called out, and were used to thaw out ice locked engines, and ladders frozen to the buildings.

The loss to the Armour Co. on its leather stock is placed at \$950,000 fully covered by stock company insurance placed at New York. Loss to the five-story brick building, insured through O'Brien, Russell & Co., is set at \$180,000. There was also a heavy wool loss as the fire leaped to an adjoining building and damaged wool stocks on the third and fourth floors. Some 40 owners are involved. There was heavy exposure loss on Congress and Farnsworth streets.

S.E.U.A. Publishes Report of Florida Hurricane Loss

An extensive report on the September hurricane in Florida has been published by Southeastern Underwriters Assn. The report contains a summary of damage throughout the state from the hurricane, which is classed as one of the great storms of recent years.

Of the total property damage of \$31,800,000, the report states that damage to buildings and contents was greater from water, by rain entering through openings made in roof coverings and walls, and by direct action of wind, than from actual wind force. Water damage in the hurricane was augmented by the longer than usual duration of the storm and by heavy rains which continued many days after the destructive winds had passed. Actual structural damage to existing building structures from wind was light. There is no evidence that a modern, well constructed building suffered any appreciable structural damage from the effect of wind alone.

Fire Damage Nominal

There were no serious fires during the storm, although there were many cases of minor damage caused by destruction of overhead power and communication wires.

The report notes that the frequency and intensity of hurricanes striking the gulf and Atlantic coasts have not materially changed since the beginning of history, and there is no reason to assume a change in the years to come.

Since 1926 municipal building codes have increased the efficiency of wind resisting construction in Florida, but the rapid increase in population with an attendant concentration of high building values materially increases the amount of values subject to damage from any one storm.

Buildings of all types of construction are subject to hurricane damage, and the U. S. weather bureau observation of the Florida Keys storm of 1935 indicates that structural damage of a serious nature would result to buildings of the most substantial construction now in use. Storms of such unusual violence will doubtless occur very infrequently, probably not oftener than once in a century, and are too rare to justify inclusion of provisions for protection against them in hurricane building codes.

Newell Johnson Feted by 400; Now Minn. Mutual V.-P.

ST. PAUL—More than 400 gathered at the Insurance Federation dinner here Monday to express their feelings for Newell R. Johnson, who just recently retired as Minnesota insurance commissioner after a period of prominent service including the presidency of National Assn. of Insurance Commissioners. C. F. Liscomb of Duluth, the main speaker, was able to announce at that time that Mr. Johnson had been elected a vice-president of Minnesota Mutual Life. This was greeted with hearty applause from the group, particularly as it means that Mr. Johnson will continue to have his headquarters here.

Mr. Johnson was with Minnesota Mutual Life before he became commissioner, and he also operated a local insurance agency at Bemidji.

George Wells, vice-president of Northwestern National Life, and a former Minnesota commissioner, presided as president of the federation. Charles Laidlaw of Minnesota Farmers Mutual introduced the new commissioner, Armand Harris.

John Pearson, Indiana commissioner, extended greetings from zone 4, and Superintendent Dineen of New York brought greetings from N.A.I.C. The latter was accompanied by Arthur Bohlinger, deputy superintendent of New York.

Representatives of the all-industry committee proceeded to steal the show by staging a skit involving the use of lyrics composed by Henry Moser, general counsel of Allstate. The group sang beautifully and presented Mr. Johnson with two rabbits and a set of golf clubs. Other members of the all-industry chorus were Chase Smith, Lumbermens Mutual Casualty; R. L. Hogg, American Life Convention; E. A. Meyers, State Farm Mutual Automobile; A. V. Gruhn, American Mutual Alliance and Roy L. Davis, Assn. of Casualty & Surety Companies.

Mr. Liscomb presented Mr. Johnson with a wrist watch in behalf of the federation. Other former Minnesota commissioners on hand were J. A. O. Preus and Garfield Brown of Chicago.

Eckstein, Kafer Take New Appleton & Cox Positions

J. Austin Eckstein, Appleton & Cox resident vice-president, has returned from a year's leave of absence, and been appointed manager of the Kansas City branch. Mr. Eckstein was formerly assistant manager in Chicago. Ralph W. Galbraith, state agent, will remain in Kansas City.

The post of assistant manager in Chicago has been given to Frederick M. Kafer, formerly state agent in Iowa, Nebraska, Missouri and Kansas.

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Stott Warns of Short Tempers in Commission Issue

ALBANY—John C. Stott of Norwich, N. Y., vice-president of National Assn. of Insurance Agents, addressing the executive committee of New York State Assn. of Insurance Agents and an audience of other insurance leaders, expressed deep concern over the insurance commission situation as it is developing in the ranks of both agent and company thinking.

"The commission problem is most acute," Mr. Stott said, "and it is important that a solution be reached as speedily as possible in the interest of the agents, the insurance companies and the public. In all too many instances tempers are growing short. Statements are being made that will not lead to a solution that is good for the business. It is time for everyone to hold their tempers and think the problem through, not for an expedient solution today, but for an equitable solution for the years to come."

Problem Largely Elementary

N.A.I.A., he went on to say, has taken a position that it believes will lead to a permanent and equitable solution of the problem. "Far-sighted producers are just as cognizant of the necessity to study and overhaul the whole commission structure in our business as is any company executive. It seems to me that the whole problem is largely elementary. The producer says he wants to earn the cost of operating his business—a fair return for his investment, and proper recognition for the service he renders. The companies say they want the producer to have these returns. Still, in this great business, few seem willing to sit down, man to man, agent with company, and get the facts and then act in justice to all concerned, including the public we serve. There is no law that I know of that prohibits such a common sense approach."

"Too many intelligent people in our industry are losing their heads, blaming someone else," he declared. "Let's start being honest with ourselves and stop being naive and selfish. Let us study the whole problem together, companies with their agents. Let us reach a solution to which we may point with pride. Some say we need a Moses to lead us out of the wilderness. I disagree. All we need is some old-fashioned common sense and a liberal application of the golden rule."

Danger in Rate Regulation Is Concentrated Power in Government, Buyers Hear

The great danger that lies in insurance rate regulatory laws is the concentration of power in government, W. Winthrop Clement, executive vice-president of National Assn. of Insurance Brokers, said in his talk before Insurance Buyers of Pittsburgh.

In a general attack on the all-industry bill, he said, "Only a year ago the leading spokesmen of the insurance industry were urging the states to accept the law. Now, only 12 months later, one repeatedly hears foremost insurance executives saying that the greatest danger of the times lies in the implementation of those very laws."

Depends on Administrator

The effect of these laws is going to depend upon their administration, he stated. No commissioner can adequately administer such laws without adequate working tools. It is to be regretted that so few have been well supplied. If the laws are good, they should be fully enforced, and the public should be enjoying their benefits. If they fall short of their purpose, the sooner that is demonstrated through adequate imple-

mentation and effective administration the sooner their faults can be corrected or the measures repealed altogether.

The first danger he sees in the rigid regulatory laws enacted in some states is the enhancement and shielding of private price fixing combinations. One of the rating organizations is using an oblique approach he said, by adopting a reduced acquisition cost figure in setting up its rates. This affects its member companies by causing them to reduce the commissions paid to agents and brokers.

Navy Film Is Shown

Wichita Assn. of Insurance Agents viewed a navy film, "The Fleet That Came to Stay," at the Jan. 8 meeting. Paul Yankey, Jr., was program chairman. M. W. Whitelaw, Western Adjustment manager, will speak at the next meeting on "Coinsurance."

Southern California Marine Underwriters Plan School

At a meeting of Marine Underwriters of Southern California at Los Angeles, Hamilton Thacher, Jr., Founders Fire & Marine, president, appointed a committee of five, headed by Lincoln Walter, Marine Office of America, to prepare a series of classes on marine insurance for the area. Speakers were I. O. Levy and Charles Houghton, both of the Behrendt-Levy agency.

Hartford Opens San Diego Office

Hartford Fire has opened a service office at San Diego in the Bank of America building with Fred M. Radcliffe as special agent in charge. Mr. Radcliffe has for the past several months been in the special risk department of Hartford at Los Angeles.

Buyers to Elect Feb. 19

Mid-West Insurance Buyers Assn. will hold its annual meeting Feb. 19. L. J. Ronder of Continental-Illinois National bank has been appointed chairman of the nominating committee.

Bassett Bath Agency Mgr.

Ronald E. Bassett has been named manager of the Thomas E. Bath insurance agency, South Bend, owned by the Indiana secretary of state. Mr. Bassett has had many years of experience in insurance, including 11 years with Hardware Mutual Casualty in Minneapolis and Chicago.

J. W. Heselius has opened the East-side Insurance Agency at Portland, Ore. His wife is associated with him as secretary and policy writer. Both have been with the Delta agency there.

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There was a time when I could pick up a nice juicy bone at almost next to nothing. Now I'm observing "bone-less" days regularly. Times and values have changed and are changing every day. And with prices the way they are it's almost a day's life trying to make ends meet (I'd like to get hold of the guy who originated that expression). Changing values mean that automatic renewals on property insurance today can result in "dog" days ahead for your assureds in case of fire or property damage. Coverages should be upped to today's values.

Renewal time is made to order for presentation of Central's Planalysis to your assureds. It shows them their present coverages and their entire insurance needs, side by side on one sheet. Duplication, overlapping, omission or insufficiencies show up like a new car in an automobile showroom.

I'll be glad to send you full information about Planalysis. Just drop me a line. No obligation, of course.

Mutually,



Chief

The Central
MANUFACTURERS' MUTUAL
INSURANCE COMPANY

VAN WERT, OHIO

"A FRIENDLY MUTUAL"
COAST TO COAST
ESTABLISHED 1876

Chicago Brokers Scan Commissions

The Chicago brokers do not yet have sufficient cause to take legal action in the commission reduction wrangle there, George S. Middleton, president Insurance Brokers Assn. of Illinois, told the annual meeting Tuesday. However, things are working and another meeting will be called in about two weeks. There was considerable discussion of the subject on the floor but the overflow session was restrained in tone.

A resolution was adopted that will permit dropping a member with a two-thirds vote if his dues are more than 30 days past due, and also to cancel his bond.

New Slate of Nominees

The slate of officers to be voted on by mail calls for reelection of Mr. Middleton; of A. W. Ormiston, first vice-president and Forsyth Tramel, treasurer, and shows C. M. Varde for second vice-president and J. B. Parker for secretary. Directors slated for reelection are F. C. Bracken, G. M. Proctor and Mr. Tramel; new nominees for directors are J. P. DeWees, J. R. Gillespie, J. J. Gutstadt and C. F. Kinnucan. Officers and directors now under the amended constitution are to be voted on by popular ballot, whereas previously only directors were so elected, and they met later to elect officers.

A resolution was adopted calling for members to lodge complaints with the grievance committee when they find cases of mortgage house compulsion. For years the brokers have fought this practice, under which some lenders have refused to approve real estate loans unless they also could handle the insurance.

The 26 Club, composed of organization brokers, held a dinner meeting Monday and discussed the commission situation, with the consensus to back any action taken by the Illinois Brokers Assn. Financial condition of companies, office connections of brokers, and rates also were taken up. Another dinner meeting will be held Feb. 2.

Home City Honors Welsh: More Than 500 on Hand

PASADENA, CAL.—More than 500 agents, company representatives and civic leaders attended a banquet in honor of President William P. Welsh of National Assn. of Insurance Agents, given by Pasadena association. Leonard S. Blodgett, Pasadena association president, made the welcoming address and Robert S. Dawson, Pasadena, a California association director, was toastmaster.

Congratulatory messages were given by Phillip S. Fogg, vice-president, Pasadena Chamber of Commerce; President Louis R. Vincenti of the Tournament of Roses Assn. and President William B. Glassick of California Assn. of Insurance Agents, all of which organizations Mr. Welsh had served as president.

Mrs. Bernice Wickland, secretary to Mr. Welsh for 20 years, presented her experience in an original poem.

William H. Menn, Los Angeles, past president of N.A.I.A., introduced Mr. Welsh, who told of its work not only on behalf of the agents, but also of the nation-wide campaign now being conducted for fire prevention and traffic safety.

Mrs. Welsh was given her meed of praise and was presented a bouquet of roses.

Accounting Course at S. F.

A new course on practical insurance accounting, sponsored by San Francisco Insurance Accountants Assn. will be started by the education committee of Fire Underwriters Assn. of the Pacific Jan. 27. Girvin Whitney, agency accountant of the Hartford group, will be the instructor.

Chicago New Year Starts Off with Rush of Big Fires

The new year in Chicago has started off inauspiciously for fire insurers with a series of five large fire and explosion losses which may tot up to amount \$1,250,000.

First such herald of the new year was the fire that destroyed the Armour & Co. fatty acid plant on 31st street, causing a loss of at least \$500,000 and probably more. Factory Association had this loss which Western Adjustment is handling.

Then there was the G. & J. Tire Sales Co. at 7747 South State street. This loss amounts to about \$165,000, the estimate being \$90,000 on contents, \$35,000 on building and 50% loss on \$70,000 of U. & O., and \$4,500 on furniture and fixtures. The concern had just received a large shipment of new television sets. The adjustment is being handled by Wagner & Glidden and Western Adjustment.

There was a spectacular explosion costing five lives, in a four-story brick furniture company office and warehouse building at the southeast corner of La Salle and Ontario. This was the Provus Brothers Co. It has been pretty well established that this was due to a gas explosion. A complaint had been made to the gas company that there was a leak and investigators were at the scene when the explosion occurred. The salvage company and the fire patrol did some good work here. Crated and uncrated furniture spilled down over the sidewalk and the fire department had to move the crates fast across the street to get at the persons who were trapped inside. The salvage company went to work immediately to remove this merchandise to a safe location. The building loss, it is estimated, will run at least \$50,000 and the contents \$25,000. There was no fire, but the building and contents were insured for extended coverage. Western Adjustment is handling this loss.

There was a fire in the Coach & Car Equipment Company's place at 2860 South Quin with loss to building and contents estimated at \$200,000. Western Adjustment and Underwriters Adjusting have charge of this.

A one-story truck terminal at 1500 W. 33rd street burned Jan. 16 with a total estimated loss of from \$160,000 to \$175,000. The cargo loss under inland marine will be about \$75,000, and building, contents and equipment will make up the remainder. Western Adjustment is handling the loss.

There were nine truck lines in the building. The fire started when an employe poured oil in a heater and a small blaze resulted. The fire department was called immediately and responded in good time, but could not get water from the hydrants for half an hour because of frozen pipes. Had the department been able to bring their equipment into play, it is thought the loss would have been minor.

At least one of the adjusters is convinced that gas was at the bottom of the G. & J. loss as well as the Provus explosion.

Chicagoans are linking the Provus explosion to the explosion early in 1947 in the building at the southwest corner of Van Buren & Wells, which demolished that structure and did an estimated \$2 million damage to Insurance Exchange building, Insurance Center building and numerous other buildings in the vicinity.

Northern Assurance Makes Clausen Assistant Secretary

Stanley R. Clausen has been designated assistant secretary by Northern Assurance. Mr. Clausen entered insurance in 1923 in the western department of American Eagle, becoming an inland marine writer and special agent. In 1937 he joined Northern Assurance as inland marine special agent in the middle west. He will continue in the inland marine department of which he has been assistant superintendent.

Wallace to Succeed Wiltbank on June 30

Luer L. Wiltbank, secretary of Commercial Union, will retire June 30 and will be succeeded by Michael F. Wallace.

Mr. Wiltbank is a native of Philadelphia and a graduate of Temple university. He started in the insurance business as New York suburban special agent and later agency superintendent of Spring Garden Ins. Co., and secretary of American Fire of Philadelphia. He joined Commercial Union in 1913 and since 1927 has managed the New York and Pennsylvania departments. Mr. Wiltbank has been president of the New York Suburban Exchange and Eastern Tornado Insurance Assn. He is a past chairman of the advisory committee of Eastern Inspection Bureau and was an organizer and past chairman of the Conference of Special Risk Underwriters.

Mr. Wallace started with Commercial Union in 1922 in the western department at Chicago. He has been an examiner at the home office, special agent in Ohio, and for the past 10 years has been at Buffalo.

Indiana Mutual Agents Meet at Indianapolis Jan. 22

The organization and first annual meeting of Mutual Agents Assn. of Indiana will be Jan. 22-23 at the Claypool Hotel, Indianapolis. Morlan Higgins is acting president and G. W. Russell acting secretary appointed by the organizing committee.

On the speaker's agenda the first day are Philip L. Baldwin, executive secretary of the National Assn. of Mutual Agents; B. G. Sagar, Cleveland, president of the National association; O. M. Earl, secretary of Grain Dealers Mutual Fire; W. S. Biggs, Indiana agency supervisor for Lumbermens Mutual Casualty, and H. O. Kern, vice-president Central Manufacturers Mutual.

The business meeting will be the second day. Harry P. Cooper, secretary of National Assn. of Mutual Insurance Companies, will discuss P.L. 15. The main address will be given by Ross C. Merritt, agency superintendent of Lumbermens Mutual Casualty.

WANT ADS

WISH TO BUY AGENCY

Two young men with many years of company experience wish to purchase established insurance agency in city of 100,000 or over. In answering advise total annual commission income, personnel and company connections. Address O-62, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

Young man wanted as fire company representative for southern Illinois. A good opportunity for the right man. Knowledge of the business is basic qualification. Address application to O-58, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

WILL BUY AGENCY

Two young branch office special agents desire to purchase interest in established agency in any desirable locality that has outgrown present owners capacity. Would consider outright purchase. Address O-59, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

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FIELD

F. A. Brennan to Mo. Field

Pacific National Fire has appointed Frederic A. Brennan as special agent for Missouri, with headquarters in the Waldheim building, Kansas City. Mr. Brennan has been with this company for 10 years as underwriter, prior to which he had service with Middle Department Rating Bureau.

Lassalle to Buffalo in La.

Buffalo has appointed Leonard V. Lassalle as state agent for Louisiana. He was for many years with Louisiana Rating & Fire Prevention Bureau and more recently has been special agent for the New Orleans general agency of Ray Martin & Co.

Field Men Hear Agent

At a meeting of Michigan Fire Underwriters Assn. Jan. 15, R. H. MacKinnon of R. H. MacKinnon Co., Detroit local agents, spoke on "The Right Mental Attitude Toward Our Business."

Seattle Pond to Meet

Seattle Blue Goose will hold its semi-annual meeting Jan. 30. There will be a business session and initiation of 11 candidates followed by a cocktail hour and dinner.

Rippetoe to Western Kan.

J. K. Rippetoe, National Fire special agent for northeastern Kansas, has been transferred to the western Kansas office at Great Bend to succeed Webb C. Helwig, who died from gunshot wounds suffered in a hunting accident last November.

Organize North Texas Field Club

Clarence H. Kelley of Home, Dallas, has been elected president of the first field club in Texas to be known as the North Texas Field Club. Similar clubs will be organized in Houston, San Antonio and Lubbock. Chas. D. Blandford of Trezevant & Cochran, Dallas general agents, is vice-president, and Julian H. Speed, Royal-Liverpool, secretary-treasurer. The executive committee includes Richard D. Coughanour, Trinity University; Judd Stiff, Hartford, and James Brent, Empire State. Russell McConnell, Royal-Liverpool, was chairman of the organization committee. Among the speakers to explain the purpose of field clubs were Gordon Yeagan, chairman; R. B. Cousins, Jr., secretary, and Walter Plangman, public relations director for the Texas Insurance Advisory Assn.

CHICAGO

G.A.B. FILM SHOWING FEB. 2

Adjusters Association of Chicago will witness a showing of the General Adjustment Bureau motion picture films of the Texas City disaster, and of the recent Gulf hurricane at a luncheon meeting Feb. 2. James F. Miazza, southwestern assistant general manager of General Adjustment Bureau, will be at Chicago that day and will personally supervise the showing. Art Kilburg, Cook County Loss Adjustment Bureau, is in charge of arrangements.

DOMKE TREATS CAPACITY WOE

Though today the unearned premium reserve is a problem, it is a guard against expansion beyond reasonable limits of a company capitalization, Elmer A. Domke, assistant secretary of Millers National, told Assn. of Fire Insurance Examiners of Chicago. Mr. Domke said unearned premium requirements have made a splendid contribution to the security offered by fire insurance.

He traced American insurance history from its beginning, pointing out that problems are nothing new in the insurance business and are merely an indication of a growing, vigorous and useful industry. He suggested that the principle of term insurance has a place in business, but the amount of discount offered possibly should be reviewed.

To Put Turkey Insurance on Inland Marine Basis

ST. PAUL — All turkey insurance written this year by Farm Owners Mutual of St. Paul, large turkey writer, will be on an inland marine basis. This is because of an added coverage in the policies—truck transportation. This new hazard, however, is limited to transportation in the assured's own vehicle, not in commercial trucks.

Farm Owners Mutual is also offering a new policy this year with a maximum liability of \$4.50 per bird. President W. J. McGladrey explains that with feed prices so high the old \$3.50 maximum does not give owners the protection they want. The new policy will be written at 14 cents with ½ cent deductible or at 11 cents with 5 cents deductible for the Dec. 31 expiration. If the assured prefers an Oct. 31 expiration

the rate will be 4 cents less.

The company will continue to write the old policy with \$3.50 maximum liability per bird at the old rates, 7 cents a bird with 5 cents deductible or 10 cents with ½ cent deductible for the Dec. 31 expiration and 3 cents less for the Oct. 31 expiration.

Open Two Coast Branches

Two new branch offices are being established on the Pacific Coast by Griswold & Co., national brokerage firm last year under supervision of J. F. Wirth. The new office at Los Angeles starts operations Jan. 15 with J. M. Ri- which opened offices in San Francisco

ley as manager. He has been with the Los Angeles office of Cosgrove & Co. of San Francisco.

The other new branch will be at Seattle. J. C. Griswold, president and founder of the firm, has been on the coast for a few weeks completing the final details with Mr. Wirth.

Paul M. Davis of Davis, Bradford & Corson, who has been president of the American National Bank, Nashville, has become chairman.

T. J. Carlile, manager of the insurance department of Anglo California National Bank, San Francisco, has been appointed an assistant vice-president.

1947 MUTUAL FIRE RESULTS

	Adm. Assets	Unearned Prems.	Net Surplus	Net Prems.	Net Losses Paid
Amer. Mutual Reins.	1,529,032	191,481	1,249,919	330,047	99,554
Amer. Shipbldrs. & Shipowners.	11,244	9	11,235	14
Cream City	857,943	339,422	485,533	334,284	123,752
Richland County Mutual	967,613	258,335	681,971	252,858	87,179
Florists' Hall Assn.	761,881	118,778	602,896	160,951	59,939
Square Deal	1,689,922	1,617,911	1,193,641	407,209
State Farmers, Minn.	362,772	47,693	307,042	504,710	257,351
Upland Mutual	620,462	265,745	313,364	203,585	88,858
RECIPROCAL					
Retail Lumbermen's Ex.	601,055	191,489	400,226	633,290	178,116



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Looking back...
and AHEAD!

One hundred years ago The Liverpool & London & Globe Insurance Company Ltd. appointed its first agent, Alfred Pell in New York to introduce "L. & L. & G." insurance to the home owners and industry of the United States. We're proud of this, and we're very proud of the record of service, security and performance established over the past one hundred years. We are not looking or lingering too much over the past, but rather going ahead, planning for greater achievement in the years to come.

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EDITORIAL COMMENT

Agency Limitation Rule Doomed

Consolidation of the 11 corporate fire insurance units of the Home group into a single insurer seems to spell the doom of local board agency limitation rules. Certainly Home has no intention of reducing the number of its agents in a town like Chicago, for instance, from say, about 50 to five, and certainly in times such as these, 50 agents in Chicago are not going to drop the representation of Home in the interest of preserving the five agency rule of the Chicago Board.

Actually, it may be said that the agency limitation rules have been fairly well geared to the realities of the situation as it has existed. That is, the institutions of the largest dimensions have been those operating on the fleet basis, and the number of agents that they have been allowed has corresponded with a fair degree of justice to what they could have gotten and would have desired to have gotten had there been no restriction on the number of agents that they might appoint. And the medium sized and smaller aggregations, with fewer corporate underwriting units, have done about what could have been expected of them without such regulation. Even in times when companies were hungry for business, and might be tempted to make appointments without restraint, we doubt that the agency limitation rule has been much of a handicap because during the days of the depression when business was thin, we recall that most field supervisors were vainly striving to get their quota of agents. At that time many agents were pursuing the policy of reducing their representation. Under today's conditions, the companies would certainly not be expected to extend their appointments simply because there was no such limitation rule in effect.

It will be necessary now for local boards to consider their agency limitation rules from the standpoint of the purpose that they were intended to serve, how well they served that purpose and what are likely to be the consequences of doing away with such rules. We suppose that the original purpose of the rules was to make the agency franchise mean something, and to prevent the companies from destroying a system by indiscriminate appointment of representatives. Perhaps in the older days before the business matured as it has now, such rules did tend to serve such a purpose. They perhaps curbed optimistic, volume hungry company management but for a good many years, so far as we can see, there has been no impor-

tant company management that has desired to embark on any such course, and to a greater and greater extent, we think there is a conviction on the part of company management that discrimination in agency appointments is simply sound business policy.

The agencies that are prominent and successful today, and that are aged, do not owe their position to agency limitation rules. They are where they are because they have pursued aggressive, sound methods; they possess an organization, a knowledge of insurance, a sales ability and reputation for reliability and integrity. Such agencies we think will never lack for companies, and we doubt that they could be seriously hurt, and it is certain they cannot be permanently hurt, even if some company goes off on a binge and decides to sprinkle its supplies around town to anyone who has a remote chance of passing an agent's license examination.

In other words, we have the feeling that the agency limitation rule has been something in the nature of a fetish, at least for a good many years, rather than a positive control for the orderly conduct of the business. The rule caused no injustice, but it was definitely related to the fleet plan of operation, and did more than anything else to engender the multiplication of fleets, but it doesn't square with the realities of the new situation, even if no more than the Home organization converts itself into a single corporate entity.

We feel strongly that the self-interest of the companies lies so obviously in the direction of deriving their business through responsible and informed agencies that the abolition of the limitation rule will not be a signal, either now or in the future, for the companies to clutter up the field with an unwanted kind of producer. The economics of the situation is what will control, and in this we see no peril to agents that are doing a creditable job of selling, underwriting and supervising their business.

PERSONALS

L. E. Wilkins, executive vice-president of Kansas City Fire & Marine, is recuperating at Mayo clinic from a major eye operation performed early in January. He is getting along nicely and expects to be back at his office in about a month.

Allan Fisher, president of D. A. Fisher, Inc., Memphis agency, is seriously ill

in a hospital in New Orleans. His son, Allan, Jr., is now with him. Mr. Fisher was stricken while on a Caribbean cruise with Mrs. Fisher. Removed from the boat at Balboa, Canal Zone, he was flown back to New Orleans by plane. Last report was that he is holding his own.

Robert C. Hosmer, former president of Excelsior of Syracuse, is sailing Jan. 23 from New York for an indefinite stay at Managua, Nicaragua. He sent out a clever announcement card, including a map of Central America with his route indicated, a picture of the boat on which he is sailing and a picture of his friend, P. L. Dodd, with whom he is going to share a house. There is a gentle reminder saying "Air Mail Is 10c."

R. J. Neckerman, president of the Neckerman Insurance Agency, Madison, Wis., who underwent an emergency operation at San Jose, P. R., Dec. 24, expects to return to Madison soon. He is convalescing rapidly. Mr. Neckerman was on a vacation trip with two other Madison business men and was stricken with an abdominal ailment after arriving in Puerto Rico on the first lap of the cruise.

Shelburne O. Donkle, Jr., Fort Atkinson, Wis., local agent, was awarded the distinguished service award of the Junior Chamber of Commerce there for community service and self-improvement during the past year. He is a war veteran, president of Jefferson County Assn. of Insurance Agents, head of the Community Chest and active in the American Legion and Rotary.

Wallace J. Riddell, director of Federal Mutual Fire and retired vice-president and New England manager of the Lumbermen's Mutual Casualty, has been elected potentate of Aleppo temple of the Shrine in Boston.

Gen. J. F. Howell, veteran local agent of Bristol, Va., celebrated his 102nd birthday Jan. 17. Participating in the celebration were Mary Pickford, Mrs. Helen Dortch Longstreet, widow of the Confederate general; and Governor Tuck of Virginia. General Howell acquired his title as commander-in-chief of United Confederate Veterans.

William J. Laadt of the Cramsie, Laadt & Co. agency, Chicago, has been in Evanston hospital undergoing observation.

T. M. Dunlap of the Chicago adjusting organization of T. J. Houston & Co. was reelected for his sixth term as a vice-president of North American Yacht Racing Union at the annual meeting at New York.

Bruce Hoblitzell, local agent, has been reelected president of the Louisville Board of Trade.

DEATHS

Ernest D. King, Jr., 44, licensing examiner of the Tennessee department for 10 years, died following a heart attack. Before joining the department he was with National Life & Accident for about 10 years.

William Underwood Knight, who was a prominent Minnesota field man until his retirement in 1940 and who died the other day, was the last president of the old Minnesota & North Dakota Fire

Underwriters Assn. That was in 1922. This organization went out of existence at that time due to the abrogation of the joint conference agreement between the old Western Union and Western Insurance Bureau and it was succeeded by Minnesota Underwriters Assn. At that time, Mr. Knight was state agent of State of Pa.

In his earlier years Mr. Knight was a successful tennis player and had national ranking in 1918. He was interested in symphonic and operatic music as a result of his earlier experience when he was an usher in the Auditorium at Chicago. He served as chief usher of Orchestra Hall when it was opened Dec. 14, 1904. He was a member of Pequot-Osh-Tay-Gwon which is composed of a select group of Minnesota field men.

Charles W. Jones, who would have been 81 Feb. 7, died at Jamestown, N. Y. He was in the insurance business there nearly 50 years, retiring in 1940.

Gerald D. Fritzinger, 64, for 45 years a local agent at Wisconsin Rapids, Wis., and his wife were killed in a traffic accident at Carnegie, Pa., while en route home from a visit with relatives in the east. Mr. Fritzinger operated the agency, founded by his father in 1887, with his son, Jack E. Fritzinger, who survives.

L. E. Minton of Pawhuska, Okla., one of the leading insurance men of the section of the state, died. He established his agency in 1910 and had continued active up to the time of his death.

Charles D. Mackenzie, Illinois state agent of Northwestern Fire & Marine and Twin City, with headquarters at Chicago, died at West Suburban hospital there a few days after undergoing an operation. He was small of stature and friendly of manner, and had an extensive acquaintanceship. He had been in the insurance business nearly 50 years, having started with Hartford Fire in the Chicago western department. He had seen service with Fire Association in Iowa and at one time he was manager of Illinois Audit Bureau, and there was a period when he was with the Svea-Hudson organization.

Fred O. Evertz, 70, for many years head of the electrical department of the Ohio Inspection Bureau, died at his home near Columbus.

James H. Hamer, 70, local agent in Lacona, N. Y., for more than 25 years, died there.

Russell H. Austin, 48, Pontiac, Mich., local agent, died unexpectedly at Ford hospital, Detroit, following an operation. He had been an agent since 1932.

D. R. Englar, 64, senior member of the admiralty law firm of Bigham, Englar, Jones & Houston, New York, died there. He was general counsel of American Institute of Marine Underwriters and Board of Marine Underwriters of N. Y.

San Francisco May 16-19 for General Agents Rally

President Philip D. Richards of San Francisco announces that definite arrangements have been made for the annual convention of American Assn. of Insurance General Agents to be held May 16-19 at Hotel Mark Hopkins, San Francisco.

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PUBLISHED EVERY THURSDAY



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SAN FRANCISCO 4, CAL.—507 Flatiron Bldg. Tel. EXbrook 2-3054. F. W. Bland, Pacific Coast Manager. Guy C. Macdonald, Pacific Coast Editor.

Says Congress Didn't Intend to Allow Insurers to Sue

DETROIT—Federal Judge Picard has dismissed Colonial Fire Underwriters of National Fire, as a plaintiff in a damage suit arising from Michigan's forest fires in April, 1946.

The insurer had joined National Forest Club of Oscoda county and several cottage owners in claiming \$25,000 damages as a result of a fire. The plaintiffs charged that employees of the forest service had been negligent in setting fire to sawdust piles and letting the fire get out of control. Fourteen suits claiming damages totaling \$169,000 grew out of the fire.

"We don't believe that the Congress intended that the government should insure the insurance companies against loss," the court ruled. "The act was not intended as a shortcut for insurance companies."

Battles Elected by Insurance Assn. of Los Angeles

Robert E. Battles, R. A. Rowan & Co., is the new president of Insurance Assn. of Los Angeles, elected at the annual meeting last week. B. J. Lynch, Cosgrove & Co., is vice-president. Named to the board were: James P. Bennett; C. Q. Brady; Caine Farrell; Van Joy; William H. Menn, past president of N.A.I.A.; Paul S. Sweeney; Robert J. White, retiring president; D. B. Willcuts, and C. J. Turner.

There were more than 200 insurance men attending, including Commissioner Downey of California, and Mayor Bowron of Los Angeles. Speaker was Logan Lane of the Federal Bureau of Investigation, who discussed "The F.B.I. as Related to the Country's Internal Security."

The group witnessed the premier of the N.A.I.A. film, "Your Best Policy."

New Short Rate Computers

Calco Products, Columbus, O., is placing on the market a new pro and short rate table, a small circular disk one year pro and short rate percentage computer and an 11-inch one and three year circular disk pro and short rate computer, all three items using the new short rate table.

The pro and short rate table is of interest in that it will eliminate a good deal of the difficulty anticipated in connection with the new term short rate rule. The table includes five place pro rate tables for one, two, three, four and five year terms; the two and four year tables being particularly adapted to computing three and five year short rate return premiums.

The 11-inch mechanical computer is direct reading as to one and three year pro and short rate premiums; the three year short rate scale being based upon a term rule of $2\frac{1}{2}$ premiums for three years.

The six-inch computer is designed for use on automobile business.

Mrs. Francis Harris McGee of New York announces the marriage of her daughter Frances McGee Robinson to Royal M. Beckwith, who is assistant manager of Insurance Executives Assn.

Merger of Two Ohio Mutual Groups Proposed

COLUMBUS—Ohio Mutual Insurance Union, composed of legal reserve mutuals in Ohio, of which J. W. Huntington is president, has been having some meetings with Ohio Federation of Mutual Insurance Assns. with regard to a merger of the two groups. At a meeting here Monday a tentative plan was approved, which will be submitted to the annual meetings of the two groups here Feb. 17-18. Representing the federation were President Herman Skinner, Barnesville; vice-president, T. K. Perry, North Fairfields; A. R. Horton, Rootstown; C. L. Mitman, secretary, Springfield; K. G. Rhode, Wooster, and Paul Krauter, Bucyrus. Representing Mutual Insurance Union was M. L. Landis, Van Wert, and Mr. Huntington.

Cashel and Clark Feted

Retiring manager, John R. Cashel of the western department of Providence Washington and Harry Clark, retiring assistant manager, were guests of honor this month at a party at the Union League Club, Chicago.

On hand from the home office were Stephen W. Carey, president, and G. H. Angell, vice-president. Frank Hempstead and C. Heath Bannard, Jr., retired managers of the western marine department, also were on hand.

Mr. Cashel was presented a matched set of pipes in a leather case with his initials engraved on an attached silver plate, and Mr. Clark was given a camera and carrying case with his name inscribed.

St. Louis Group Installs

ST. LOUIS—William H. Finke will be installed as president of Associated Fire Insurance Agents & Brokers of St. Louis Thursday night.

He succeeds Albert F. Groehl, Groehl-Senninger Co.

Vice-president is Edward A. Kamp; treasurer, Quentin P. Alt; secretary, Ben C. Finke.

Jesse W. Barrett, former attorney general of Missouri, who is association counsel, will be toastmaster. Calvin H. Bowersox will speak on "Who Is Wrong—We or the Companies?"

Phoenix Retirement Plan

Stockholders of Phoenix of Hartford at the annual meeting Feb. 11 will be asked to ratify a retirement plan for employees.

Howard S. Palmer, president of the New Haven Railroad, will be nominated to become a director of Phoenix and of Connecticut Fire.

Defer Rate Analyst Exam

SAN FRANCISCO — Examinations for chief and supervising insurance rate analyst, newly created positions in the California department to handle the work under the new rating law will be held throughout the country March 11. Examinations for chief analyst originally set for Jan. 22 were postponed by Commissioner Downey. On March 16 examinations for principal, senior and semi-senior analysts will be held.

New E.U.A. Public Relations Manual Is Released

The member companies of Eastern Underwriters Assn. are sending to their field men the new public relations manual entitled, "A planned program for making and keeping friends."

This will be used by the 22 field clubs in E.U.A. territory as a guide for supplementing the public relations activity of the National Board. It includes items of interest in fire prevention and highway safety work in addition to outlining the method of handling educational and other public relations items.

Mich. Mutuals to Meet at Lansing Feb. 11-12

LANSING, MICH.—The annual meeting of State Assn. of Mutual Insurance Companies will be held here Feb. 11-12. One of the major topics of discussion is expected to be the broadening of by-laws of carriers to provide for extended coverage in farm fire policies, exclusive of windstorm hazards.

Harry P. Cooper, Jr., Indianapolis, secretary National Assn. of Mutual Companies, will attend the meeting.

Two New Mich. Boards

LANSING, MICH.—Two new local boards have been organized in Michigan as affiliates of Michigan Assn. of Insurance Agents.

Wayne County Assn. of Insurance Agents, formed by agents of several Detroit suburban communities, has as its president, Robert S. Lapham, Dearborn; vice-president, James Cassidy, River Rouge; secretary, Grover C. Auten, Melvindale.

Hastings association's officers are: President, Earl Coleman; vice-president, Digory McEwan; secretary, Jerry Andrus.

Gus Geissler at Chicago

Gus Geissler, manager of Federal Crop Insurance Corp., was in Chicago this week for an area meeting of his organization. He conferred as well with J. B. Cullison, Jr., manager of Rain & Hail Insurance Bureau, who for the past several months has been an FCIC consultant. Mr. Geissler is much interested in making some progress in the direction of getting private insurers to try their hand at crop insurance by way of reinsurance as is now provided for in the federal act, and he is also desirous of getting two insurance men to act as directors of FCIC.

Citations Not Divulged

COLUMBUS—The Ohio insurance department upon the advice of the attorney general refuses until formal charges are filed to give out the names of insurers that have been cited for alleged violations of the Ohio anti-compact law because of reducing commission.

However, gossip has it that the cited group includes Home, Hartford, Security and American.

Replacement as Surplus Line

SEATTLE — Commissioner Sullivan has made the writing of replacement insurance by non-admitted insurers on a surplus line basis subject to the same terms and conditions under which the coverage may be written by additional insurers, as recently announced.

Ted McOmber, manager of the McOmber agency, Ann Arbor, Mich., has been chosen by the Ann Arbor Junior Chamber of Commerce as that city's outstanding young man for 1947. Only 27 and a 1942 graduate of the University of Michigan, he served as chairman of the Fire Prevention Week program sponsored by Ann Arbor Assn. of Insurance Agents, of which he is vice-president, and has been prominent in service club and community activities.

THE PHOENIX-CONNECTICUT GROUP of Fire Insurance Companies



The Phoenix

Insurance Company, Hartford, Conn.
1894

The Connecticut
Fire Insurance Company, Hartford, Conn.
1850

EQUITABLE
Fire & Marine Insurance Company
Providence, R.I.
1859

ATLANTIC FIRE INSURANCE CO.
Raleigh, North Carolina

THE CENTRAL STATES FIRE INS. CO.
Wichita, Kansas

GREAT EASTERN FIRE INSURANCE CO.
White Plains, N. Y.

MINNEAPOLIS F. & M. INSURANCE CO.
Minneapolis, Minn.

RELIANCE INS. CO. OF CANADA
Montreal, Canada



HARTFORD
30 Trinity Street

CHICAGO
Insurance Exchange

NEW YORK
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SAN FRANCISCO
220 Montgomery Street

MONTREAL
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All Forms of Fire and
Property Insurance including
Ocean and Inland Marine
Country-wide Brokerage Service

TIME TRIED & FIRE TESTED

NATIONAL INSPECTION COMPANY CHICAGO, ILLINOIS

Service to Stock Fire Insurance companies for 43 years.
Inspections and Underwriting Reports.

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H. B. Chrissinger,

R. L. Thiele, Ass't Mgr.
P. A. Pederson, Chief Inspector

EMPLOYERS REINSURANCE CORPORATION

J. B. ROBERTSON—PRESIDENT

REINSURANCE
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Storekeepers and Farmers Policies Now on Counter

Principle of Combined Rating Basis for Commercial Risks Applied

National Bureau of Casualty Underwriters now announces that the farmer's comprehensive personal liability and storekeeper's liability programs are effective Jan. 19, and manual pages incorporating these programs are being distributed. The farmer's program applies in all states, while the storekeeper's program applies in all states except New York and Louisiana.

The program is an adaptation of the present manual comprehensive personal liability program and makes available to farmers the same kind of insurance protection available to other individuals, including coverage for farming operations. In its general outline the new program is the same as the present comprehensive personal liability program. The rates for like exposures under the farmers program are the same as the rates under the present comprehensive personal program, and in general the same basic limits of liability apply, i. e., \$10,000 liability per occurrence and \$250 medical per accident.

Optional Coverages

To round out the program, provision is made for providing coverage on an optional basis for the following:

- Employers' liability insurance for farm employees.
- Animal collision which provides for payment for loss by death of any cattle, horse or hybrid thereof, hog, sheep or goat owned by an insured, caused by collision between such animal and a motor vehicle not owned or operated by an insured or any employee, while such animal is within a public highway and is not being transported. The limit for this coverage is the actual cash value of the animal but not exceeding \$200 per animal.
- Custom farming which applies in connection with farm tractors, trailers, implements, draft animals or vehicles for use therewith while used under contract to others for a charge.

Storekeepers Program

The storekeeper's program applies for most retail stores and includes on the single premium basis of area, the important bodily injury and property damage general liability coverages for such risks plus medical payments. In general the program covers store premises, incidental premises if used in connection with the insured premises and operations necessary or incidental thereto. Coverage is included also for advertising signs, dog liability, equipment or appliances owned or rented to others, booths, exhibits, athletic teams, employees entertainments and conventions, product and contractual liability for types of agreements which may ordinarily be found in connection with retail store risks. The manual rates and minimum premiums provide for a basic single limit of \$10,000 per accident for liability and basic limit of \$250 per person, \$10,000 per accident for medical payments insurance. The underwriting rules are patterned on the rules applicable to the elements of general liability insurance included in the program. Existing manual coverages, rules and rates for store risks will con-

E. L. Clark Clarifies Stand on Jumbo Reinsurance Plan

From Ernest L. Clark, insurance manager of the J. C. Penney stores,

I read with great interest the articles in the Reinsurance Edition of your Dec. 25 issue, particularly the editorial on the next to the last page.

The writer of the editorial has made a very poor and unfair guess as to the underlying reasons for my talk, which has been extensively quoted nationally, wherein I suggested a jumbo reinsurance company.

I appreciate the pleasant way in which he referred to my organization. However, any implication that the organization has suffered directly or indirectly by lack of capacity in writing fire insurance on the part of the fire insurance companies is entirely erroneous, as is the suggestion implied that the chain has been notoriously underrated for years and consequently reinsurance has been hard to place.

Ratio Phenomenally Low

The insurance of that organization has for a great number of years been placed with one of the largest fire insurance companies in the world who have supplied all the necessary capacity. They have been receiving the published interstate tariff rates. Our organization has always enjoyed a very satisfactory loss ratio; in fact, it is phenomenally low.

It was from 40 years experience and an intimate knowledge of what goes on in the insurance companies that I made the suggestion. You mentioned the grain elevators. Well, there are also large values of oil, and alcohol, and whisky, and many other similar risks that cannot get sufficient protection.

In the casualty field many risks are going begging because so many of the casualty companies cannot absorb any more premiums. Nor, can the casualty companies readily offer the very high limits that many large corporations are requiring to adequately cover their maximum liability risk.

However, my main reason for desiring adequate reinsurance facilities in this country is that I do not feel Lloyds, operating as an unauthorized insurer, has any right to be doing business in America until they are made subject to the same regulatory laws and supervision, and pay the same taxes for the up-keep of our government with which legitimate insurers are burdened.

American insurance premiums should go to businesses that legitimately do business in America. Facilities should be made large enough to take care of all American business. As I said in my talk, there has never been sufficient capacity in the United States to accomplish this, and it should be accomplished.

Robert Edgar of Lon W. Harlow & Co. will give an address at the luncheon meeting of St. Louis Insured Members Conference Jan. 27 on products liability.

continue in force. They may be used in lieu of the new program and are required to be used if less than the complete coverage contemplated by the storekeeper's liability program is desired.

The two new programs are tailor-made to fit the general utility requirements of farmers and storekeepers which represent a large and important segment of the insuring public. The storekeeper's liability program in particular tests the principle of a combined rating basis for commercial risks and provides the opportunity of obtaining knowledge and experience in determining the feasibility of extending this principle to other classes of risks and liability lines.

Travelers Shows Premium Gain of \$57 Million in '47

Premium income of the entire Travelers organization last year reached the all-time record high of \$355,518,000 which was an increase of better than \$57 million over 1946. Life insurance premiums at \$138,936,000 were up 6.2% while A. & H. premiums of \$50,246,000 were up 18.5%.

Liability and property damage premiums of \$15,866,000 represented an increase of 35.3%. Automobile premiums were \$70,167,000, increase 44%; burglary and glass \$5,944,000, increase 1.7%; boiler and machinery \$4,741,000, increase 115.8%; fidelity and surety \$2,207,000, increase 9.5%.

Fire and marine premiums at \$25,928,000 were up 9.9%.

John Marshall Fined \$600 for Mich. Group Violations

LANSING—Commissioner Forbes of Michigan has ordered John Marshall of Chicago to pay a fine of \$600 for providing coverage of ineligible persons in certain group hospitalization policies. The complainants were Michigan Hospital Service and Michigan Medical Service (Blue Cross).

The company and two of its officers were charged with six allegedly illegal acts in a complaint filed with the department upon which a hearing was held several weeks ago. The commissioner ruled, however, that only one actual violation was proved and, inasmuch as he felt the maximum penalty of \$100 fine per violation would be excessive, he assessed the fine on the basis of approximately \$25 per illegal policy written.

John Marshall was found guilty of insuring non-dependent spouses of female employees under group contracts, which is forbidden under Michigan law. Violations were found to exist in group coverage of Detroit Lubricator Co. (Motor Products Corp.), Mt. Carmel Mercy hospital, Lansing Dairy, Estill's cafeteria, St. Lawrence hospital, and Dudley Paper Co., Lansing. Some 24 cases were found to contain violations, on admission of counsel for the company.

The commissioner ordered John Marshall to cancel all of the illegal certificates.

Mr. Forbes also found a "possibility" that John Marshall had been guilty of "false and misleading statements" relative to its overhead operating costs and as to "significance of its limitations upon dividends to stockholders" in connection with "one or two cases, at least, in the solicitation of business." The formal charge, on this point, had involved Centrifugal Fusing Co., Lansing. Mr. Forbes said he was "not finding the company guilty on this count because I do not believe the company's intentions were to mislead" and he felt John Marshall is "to be commended in endeavoring to keep the expenses of doing business to a maximum of 12% of its income."

The commissioner enjoined John Marshall to exercise care "so that no statements are issued to policyholders or prospects giving them cause to believe that 88% can be returned to them in benefits and dividends less an amount for three months' reserve."

Edward C. Stone, former U. S. general manager and attorney of Employers Liability, is a candidate for the Massachusetts state senate from the Cape and Plymouth districts. He is seeking the Republican nomination at a special primary Jan. 27. There are four other candidates.

Federal Trade Body Asks \$100,000 for Insurance Duties

Projects Legal, Economic Investigations, and Initial Case Work

WASHINGTON—Federal trade commission, it is contemplated under the President's budget for the fiscal year beginning July 1, 1948, will get into the insurance regulatory field. On page 51 of the budget for executive departments and independent offices, under that portion referring to the FTC, appears the following:

"An increase of \$100,000 is included to enable the commission to conduct legal and economic investigations and the initial case work pertaining to the business transactions of insurance companies in interstate commerce.

"A decision rendered June 6, 1944, by the Supreme Court held such transactions to be interstate commerce, but the Congress postponed until June 30, 1948, the operations of the existing laws, which, under the court's decision, become applicable to insurance companies. In the fiscal year 1949, therefore, the commission will be required to administer the Clayton, Robinson-Patman and Federal trade commission acts as applicable to the insurance companies of the U. S."

New Responsibility July 1

Before the S.E.U.A. decision FTC did nothing about insurance, relying upon the theory that insurance was not commerce. Since then, FTC hands have been tied by the moratorium provisions of public law 15. However, after July 1, 1948, FTC will be called upon to deal with problems of alleged unfair trade practices that may arise under the FTC act, discrimination arising under the Robinson-Patman act, and violations of the Clayton anti-trust act.

The appropriation recommended, if authorized, will permit FTC to receive and handle, investigate and take action on complaints that may be submitted under those laws.

FTC is understood to have received a number of complaints against alleged insurance unfair trade practices, false advertising mail order companies, etc., which it wants to be in position to handle.

Conn. Doctors' Plan Losing Out

HARTFORD—Only a sudden reversal of opinion on the part of the state's physicians and surgeons can save the prepaid surgical and obstetrical insurance plan proposed by a committee of the Connecticut Medical Society. All eight county medical societies have now voted on the plan, devised by a committee that spent nine years in the task. The vote in favor was five to three, with the rural areas approving and the societies representing the big cities strongly opposed.

Since the urban societies' membership greatly outnumbers the rural ones, there is no likelihood that the state organization's house of delegates, meeting here Jan. 28, will approve the plan. Many city doctors consider the fee schedules too low, while country doctors, for the most part, found them adequate.

S. S. Scott has been appointed special agent at Cleveland by Emmco to replace H. P. DeBaun.

Standard Accident Moves to Broaden Its Charter

An amendment to the charter of Standard Accident will be submitted to stockholders Jan. 29, 1948, to provide for multiple line underwriting in accordance with the Michigan law that was enacted in 1947. President R. H. Platt said there is no intention at present to engage in broader fields, but the management desires to be in competitive position with other companies whose home states have authorized multiple line underwriting and reinsurance, should

Standard at any time in the future deem it wise to follow this course.

Plan D Is Approved

Plan D has been approved in Illinois and Indiana for automobile and liability only but not, so far, for workmen's compensation.

Allan H. Sampson, member of the former Seattle local agency of Callender & Sampson, has reentered insurance after extended service in the navy, as manager of West Coast Insurance Agency, Seattle.



It's Teamwork That Wins

A dash down an icy mountainside in a racing bob-sled calls for perfect teamwork. Insurance Agents need a team behind them if they are to realize the fullest share of business. Hawkeye-Security Agents have such a team backing them up. Underwriting, Claim, Production . . . yes, all departments . . . work together as smoothly coordinated team to help Agents boost their profits. Day in and day out . . . the trend among the better Agents is to . . .

HAWKEYE CASUALTY CO.

SECURITY FIRE INS. CO.

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1886—OVER A HALF CENTURY OF SERVICE—1948

The North American Accident Insurance Co.

209 So. LaSalle St., Chicago, Illinois

We write every practical form of Life, Accident, Health, Hospitalization and Medical Expense Insurance.

District Managers and Representatives WANTED

Geo. F. Manzelmann, President

A GOOD YEAR TO CONNECT WITH A GOOD COMPANY

S. E. U. A. AFTERMATH

Headaches of Retrospective Rating Only Beginning

That rating problems under the new regulatory laws are only beginning was clearly brought out by Lewis F. Miller, head of the special risks department of Zurich, in his talk last week before the Mid-West Insurance Buyers Assn. Mr. Miller spoke on retrospective rating and interstate rating, and posed a number of problems in need of answers before the insurance companies can set their sails for the future.

The point set forth in the S.E.U.A. decision, Mr. Miller said, is that insurance is interstate commerce. Under this new concept the National Council on Compensation Insurance has introduced a program of interstate experience rating designed to give the insured the benefit of his overall experience and lessen the possibility of a penalty in states where he may have a small risk involved but suffers a maximum rate because of poor experience.

Mr. Miller observed that the fallacy of the interstate experience rating program is that it applies only to states under council jurisdiction which have approved it. Several states thus fall outside the pale and the insured may either have too little premium to qualify for rating or may have to accept experience under a state's individual plan. The result is two or more modifications. The insured is not getting the desired effect of interstate rating.

Interstate Commerce Aspect Absent

The failure of a few states to accept interstate experience rating not only destroys most of the value for the risks which would benefit from it, he explained, but also does not allow the insurance business to take on a true interstate commerce aspect.

Mr. Miller discussed retrospective rating and gave a brief description of plans A, B and C. As is the case with experience rating, the fact that certain states do not conform to a uniform interstate plan has acted to penalize the insured. Instead of being able to obtain retrospective rating factors commensurate with his overall size, the insured has to accept a variety of plans if he operates on a multi-state basis.

He gave as an example a \$10,000 premium risk with \$7,000 in four states under the Council interstate plan, and \$3,000 in Pennsylvania. The insured will then have a higher average basic and minimum premium than would have applied if a single plan could be used.

Mr. Miller then went into plan D. This is an optional interstate rating plan whereby automobile and public liability may be lumped together with compensation to give the effect of a larger risk. This increase in risk size gives the insured a break on his basic and minimum charges, and is more flexible in operation.

However, plan D also must meet the various state requirements, and in some states it has gained approval only for workmen's compensation, or for third party lines.

Romance Is Gone

Plan D, Mr. Miller remarked, can be worked, but the insurance company may need three rating clerks where now it has one. The results of the S.E.U.A. decision, such as plan D, have taken the romance out of casualty underwriting, he said, and made it a headache.

Mr. Miller exhibited a copy of plan D, and one buyer asserted it was the worst thing he had seen since the government pension regulations.

Again, under plan D there is the problem of states which have not approved. Taking a \$100,000 risk, he showed how the insured is penalized in "non-plan D" states and in states where there is a separate rating plan.

For example, the insured may work out a basic of 26, a minimum of 57.5 and

under a maximum of 100 for compensation. For P. L., the basic may be 30 with a minimum of 70. The auto may have a 28 basic and 65 minimum. When all this is lumped under Plan D there might be a basic of perhaps 21.5 and a minimum of 33.5. This is much to the insured's benefit.

Advantage Denied by Single State

But part of this advantage is taken away if this risk operates in a non-plan D state. His premium in that state will have to take a separate plan, if eligible, or else be denied retrospective rating entirely. The result in either case will be that the attractive rating factors cannot be attained and the final figures would run 28 for basic and a 62 minimum instead of 21.5 and 33.5.

With such a rigamarole to go through, the insured is bound to get confused, Mr. Miller said. Although it is true that in the past, for the most part, the buyer did not have to worry about how his rating problems were cared for, under plan D and the new state laws he will be in the dark. He will complain that another risk of the same size but operating in different states can get a more favorable result under plan D.

For strictly insurance purposes, it would be more advantageous for risks to operate only in states where plan D and interstate experience rating have been approved.

There is a growing trend toward decentralization of industry. Parent firms have built their subsidiary plants near the labor market and raw material supply, he pointed out. More and more risks will want the favorable results of interstate experience and retrospective rating.

Ray Miller to Head Ohio Independent Bureau Setup

Ray H. Miller has been selected as manager of the newly organized rating organization known as Ohio Bureau of Casualty Insurers and also as manager of Underwriters Service Assn. of Ohio.

Mr. Miller has been assistant secretary of Ohio Casualty, and has been with that company about 20 years. He will not sever his connection with Ohio Casualty to embark full time on the association career for several months. At present he is president of Ohio Bureau of Casualty Insurers, which was organized with 26 members and subscribers.

When Mr. Miller takes over these new positions, Frank K. Vaughn will resign as manager of Underwriters Service Assn. He has desired to be relieved of those duties for some time, but he will be available as a consultant.

Mr. Miller is a trustee of Underwriters Service Assn. and of A.B.C. Service Bureau of Indianapolis, and he is a member of the governing committee of Ohio automobile assigned risk plan.

Temporarily, Ohio Bureau of Casualty Insurers and Underwriters Service Assn. continue to have their offices at Hamilton, O., but later they will be moved to Columbus.

Theft Losses on Increase

Losses due to burglary and hold-up are definitely on the increase throughout the country, specialists in that branch of insurance report. They remark especially on the increase in mercantile losses both from burglary and robbery, and there is something of an epidemic of safe burglary. A favorite technique now seems to be to enter the premises, seize the entire safe, load it onto a truck that is sometimes stolen from the same premises, and be on their way to crack the safe in some sequestered surroundings.

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H. & A. Conference Work Reviewed at Dallas Regional

Conference activities and recent developments in the accident and health insurance fields of group, franchise, hospital and medical coverages featured the one-day regional meeting of Health & Accident Underwriters Conference at Dallas, with 53 representatives of 25 companies, the Texas department and the conference executive officers attending.

In an informal talk Chairman Butler of the Texas commissioners praised the benefits of such informal meetings of accident and health executives and said that, with very few exceptions, the accident and health companies are doing a commendable job. T. T. Chamberlain, life department actuary, and Mrs. Marguerite Butler, policy analyst, also attended.

Methods for increasing accident and health production of life's agents or life production of accident and health agents were described by Travis T. Wallace, Great American Reserve.

Harold R. Gordon, conference managing director, outlined activities and reported on actions of the N.A.I.C. accident and health committee.

Three Sections in Afternoon

At the afternoon session discussions were centered around hospital and medical insurance, group and franchise insurance, and accident and health underwriting. Porter Bywaters, Employers Casualty, reviewed improvements in hospital policies the past three years as indicated by a survey made by the hospital insurance committee of the conference. Room and board limits and rates were discussed by C. A. Sammons, Reserve

Life miscellaneous expense benefits, A. P. Dowlen, Republic National Life; medical insurance, W. C. Murphy, American Hospital Life; local and national Blue Cross developments, Bill Howland, conference statistician.

In the group and franchise discussion, S. E. McCreless, American Hospital & Life, spoke on the dangers of continued rate slashing and unreasonably low retention agreements. J. W. Rader, Reserve Loan Life said there is a need for relaxing strict single employer-employee group underwriting practices in view of the constant threat of social insurance. In the small group field claim experience has been satisfactory, he said, with profitable underwriting of small groups possible if clerical and acquisition are kept as low as possible.

The outlook in writing employer trade association and union groups and methods of writing and servicing franchise accounts were discussed by E. D. Speer, Great American Reserve. Mr. Wallace outlined the desirability of permanent, lifetime, group renewal commissions. George R. Jordan, Republic National Life, spoke on maternity benefits for dependents in group accident and health underwriting.

Bill Howland concluded the meeting with a discussion of the activities of the conference underwriting committee and the proposed program for the underwriting session Feb. 4 at the midwinter meeting of the conference in Chicago.

Mo. Parley Jan. 26-27

Farmers Mutual Auto is holding a 20th anniversary sales congress for its Missouri organization at Jefferson City, Jan. 26-27 in charge of James E. Caskey, Missouri state director. Speakers will include W. B. Kinnamon, agency supervisor, and A. H. Upgenorth, assistant secretary, and Superintendent Jackson of Missouri, who will address the banquet meeting.

Effective Identification of Insurance with Chicago Safety Work Is Aim

Spearheaded by Spencer Welton of Massachusetts Bonding, as chairman of



SPENCER WELTON

the traffic safety committee of Casualty Managers Assn. of Chicago, a meeting has been scheduled for Jan. 29 in that city to organize a Chicago traffic safety group composed of insurance men, and to assign to the committee certain definite projects to embark on.

Mr. Welton has been for some time undertaking to get the insurance interests of the city identified in a prominent and effective way with safety work in

that city. The other members of his committee are John L. Maehle of American Surety and J. S. Richardson of Standard Accident.

T. N. Boate, director of special service of National Conservation Bureau, will be on hand for the meeting. There will also be represented Illinois Assn. of Insurance Agents and any other insurance organizations that desire to cooperate.

It is expected that one of the first objectives will be to sponsor a motor vehicle fleet supervisors seminar, and that emphasis will be placed on trying to get driver education introduced in the schools.

National Mutual Involved in Gwynne Act Controversy

WASHINGTON — National Mutual of this city is a victim of a recent decision by the federal circuit court at Richmond declaring unconstitutional the Gwynne act passed by Congress in 1940 giving citizens of the District of Columbia access to the federal courts outside the district. That law sought to overcome an old Supreme Court decision denying D. C. citizens recourse to outside federal courts on the ground that the district is not a state.

Tidewater Transfer Co. of Virginia, which was insured in National Mutual, was involved in an accident, but did not notify the insurer and judgment went by default. Later National Mutual sued Tidewater in the federal court in Maryland. Tidewater contended National is a District concern and has not access to the federal court, and that contention was upheld by the district and circuit courts.

National Mutual contemplates appealing to the Supreme Court and Rep. Gwynne has asked the Justice Department to intervene.

Service that Renews

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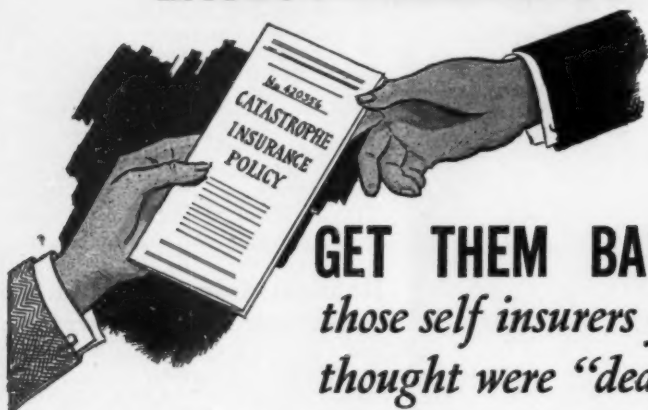
PACIFIC EMPLOYERS INSURANCE COMPANY

VICTOR MONTGOMERY, PRESIDENT

HOME OFFICE . . . LOS ANGELES



EXCESS INSURANCE



GET THEM BACK—
*those self insurers you
thought were “dead”*

“Excess” coverage policies make them “hot prospects” again

Go back to those self insurers you marked off your list. You’ve something everyone of them will listen to with interest when you talk “Excess” coverage.

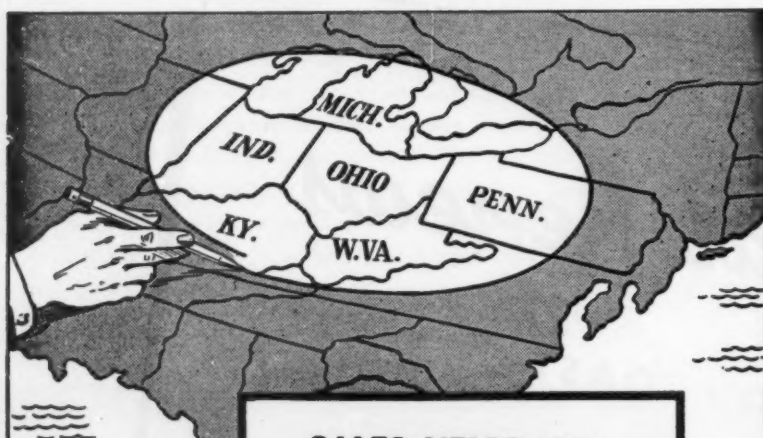
No matter how big the company that “once-in-a-million” accident—that unexpected catastrophe can jolt them hard.

With our years of specialization

in “Excess” insurance to back you up, you can reopen every case you ever had that went self insurer. Each contract is handled as though it were the only one we were writing—a policy is tailored to fit the need precisely. Let us help you get this profitable business. **UNDERWRITTEN BY LLOYD’S OF LONDON.**

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SALES HELPS that really help sell

Planned promotions on every type of casualty insurance makes a well rounded sales program easy for Buckeye Union agents. Personal contacts help build local reputations and up-to-date sales helps get new business. Your inquiry will also receive individual attention.

**A STOCK
COMPANY**



**AUTOMOBILE
PLATE GLASS
GENERAL
LIABILITY
BURGLARY**

THE BUCKEYE UNION CASUALTY CO.

HOME OFFICE COLUMBUS 16, OHIO

SERVING THE 6 STATES OF THE BUCKEYE UNION

ACCIDENT

Kunis Reviews Challenge to Accident-Health Business

Accident and health insurance is facing a challenge today, A. Maxwell Kunis, associate actuary of the New Jersey department, told the New Jersey Accident & Health Underwriters Assn. at its luncheon meeting at Newark.

Among the factors he mentioned are settlement of claims and the present cash sickness benefit agitation.

To offset some of the troublesome factors, he recommended that there “be a liberalization and simplification of policies, extension of better service on the part of the agent, and better settlement of claims.”

Leaders at Fond Du Lac

FOND DU LAC, WIS.—Alfred K. Perego, Wisconsin National Life, president Wisconsin Assn. of Accident & Health Underwriters; Carl A. Ernst, North American Life & Casualty, Milwaukee, president and national executive board member, and Leo Packard, Loyal Protective Life, secretary of the Milwaukee and Wisconsin associations, spoke at the luncheon meeting of the Fond du Lac County association here. They discussed the purposes and needs of agents’ organizations from the local level, through state to national groups, to further the interests of the agents and the business. Grant Nault, Old Line Life, local state director, also spoke. James Carr, Time, local president, introduced a delegation of accident and health men from the Sheboygan area who are affiliating with the Fond du Lac group until they form their own association.

Garfield Utah Speaker

SALT LAKE CITY—At the January meeting of the Utah Accident & Health Club, sponsored by the Walker Insurance Agency, H. L. Garfield talked on the opportunities of agents in the business, many of whom he believes have “fallen short of their duty.”

F. Edward Walker, chairman of the agents examination committee under the new insurance code, appointed by Commissioner Carlson, told of the work of the committee. A. Harry Good, education chairman, reported on the A. & H. course at the University of Utah beginning Feb. 2 for students from the entire intermountain area.

Shaw Manitoba Manager

Canada Health & Accident, Waterloo, Ont., has appointed J. M. Shaw provincial manager in Manitoba.

Jack L. Perkins has been appointed provincial manager at Calgary, where he has had his own agency. Previously he was an inspector with the Ontario department and superintendent of agencies of Mutual Benefit Health & Accident.

Barrett Conducts Clinic

At the first luncheon meeting of the year of the Kansas City Accident & Health Underwriters Assn. Robert J. Barrett, Occidental Life, conducted a sales clinic.

Jones on Prospecting

Hartford Assn. of Accident & Health Underwriters heard M. F. Jones, assistant agency supervisor of Travelers, speak on “Prospecting—the Foundation for Adequate Planning.” Robert I. Hewitt of Monarch Life, a member of the American Explorers Club in New York, showed color stills and movies of explorations he has made in Idaho.

Landis Lincoln Speaker

Frank Landis of the Nebraska department discussed the “History of Health

and Accident Insurance Companies” at a meeting of Lincoln Assn. of Accident & Health Underwriters.

McCormack to Blue Cross Post

John F. McCormack, former superintendent of Presbyterian Hospital, has been appointed executive vice-president of United Medical Service of New York. He is a past-president of the New York State Hospital Assn.

Prov. Wash. Field Men to Meet

Fieldmen in the western department of Providence Washington will gather at Chicago Feb. 9-11 at the Edgewater Beach hotel for the annual field meeting. President Stephen W. Carey, G. H. Angell, vice-president, and V. M. Wilson, assistant secretary, will attend from the head office.

There will be a banquet the evening of Feb. 10. C. E. Hoopes, western department manager, will be in general charge.

CHANGES

New F. & D. Directors

Roland Benjamin, Benjamin H. Griswold, III, and Charles W. Hoff have been elected directors of Fidelity & Deposit to fill vacancies.

Mr. Benjamin is treasurer of F. & D. and has been with the company since 1906.

Mr. Griswold is connected with the old private banking house of Alexander Brown & Sons, and Mr. Hoff is president of Union Trust Co. of Baltimore.

Conway General Auditor

Transit Casualty of St. Louis has elected William T. Conway general auditor.

Armstrong in New Post

American States has enlarged its Grand Rapids office and appointed Jack

WANT ADS

EXECUTIVE UNDERWRITER

Wanted for Chicago office of a large and well established agency of national standing writing a sizable volume of casualty and general business with Lloyds. This is a rare opportunity for a man who has a broad underwriting background, plus—executive talent, ability and personality. Reply fully in confidence. Box No. O-50, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Illinois.

CLAIMS EXAMINER WANTED

If you have had considerable claim supervisory or examining experience and would be interested in joining a leading nation-wide casualty company at its home office in the Middle West as claims examiner, write O-51, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill. Please give details of education and experience. Your present employer will not be contacted.

WANTED

Pacific Coast casualty insurance company desires services of an experienced general casualty underwriter for Los Angeles office. The position offers excellent salary, together with opportunity for future advancement in reply please state qualifications and date available for work.

NATIONAL AUTOMOBILE & CASUALTY INSURANCE CO., 724 So. Spring St., Los Angeles 14, Calif.

Conservative St. Louis agency wants medium sized casualty company writing Bodily Injury, Property Damage and Compensation. Excellent loss record. Writes only passenger car and light truck business. Address O-32, c/o The National Underwriter, 175 W. Jackson Blvd., Chicago, Ill.

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Armstrong as field manager in charge. Mr. Armstrong has serviced the state for 12 years for the American Auto. For the past seven years he has been in Grand Rapids.

Fred Doenges of St. Louis Is Now F. & D. Vice-President

BALTIMORE—Fred H. Doenges of St. Louis has been elected a vice-president of Fidelity & Deposit.

Mr. Doenges has been with F. & D. since 1926 and for the past 18 years has served as manager at St. Louis under Vice-president Emmett M. Myers, who was retired Dec. 15, under the retirement plan.

Mr. Doenges is a past president of Surety Underwriters Assn. of St. Louis and of Casualty & Surety Underwriters Assn. of that city. He is a director of St. Louis Chamber of Commerce, vice-president of the local chapter of Foreign Policy Assn. and has served for a number of years on local Republican finance committees.

Opens Seattle Office

Liberty Mutual has opened an office in Seattle with William F. White, Jr., as manager and William Stockbridge in charge of claims. It will operate as a direct production office.

ASSOCIATIONS

Milwaukee Underwriters Assn. Elects Veitenhaus

The Milwaukee County Board of Casualty & Surety Underwriters at its annual meeting elected Alvin Veitenhaus, Dick & Reuteman Co., president; Don Gottschalk, Gottschalk agency, vice-president; Gustav Schwarm, Schwarm agency, treasurer; Al Ewens, Ray McKee, Everett D. Schmitz and Gustave Blatz, Jr., directors. The board secretary will be elected by the directors.

Speaker was Urban Krier, executive secretary Wisconsin Assn. of Insurance Agents, who discussed the rating laws passed by the 1947 legislature, reduction in windstorm and extended coverage commissions and rumors of reductions on automobile insurance commissions in Milwaukee county.

An additional feature was a showing of the National Assn. of Insurance Agents film, "Your Best Policy."

Honor Seattle Ex-Presidents

Almost 150 turned out for the January 16 luncheon of Casualty Adjusters Assn. of Seattle, honoring past presidents and commemorated its 18th anniversary.

President Robert Cummings, Aetna Casualty, introduced three past presidents who were on the committee in charge: Wendell Bonesteel, Arthur E.

Campbell and K. M. Elliott. All spoke briefly.

PERSONALS

George E. Turner, administrator for Chicago and Cook county of the acquisition cost conferences, who suffered a stroke several weeks ago, is now making a very satisfactory recovery at his home at Evanston, Ill., and it is expected that he will be able to return to duty in about two months.

W. Stanley Kite, upon the occasion of his fifth anniversary as president of Manufacturers Casualty and Manufacturers Fire, was guest of honor at a luncheon tendered by the officers and department heads at Philadelphia. Many tributes were paid Mr. Kite for his leadership of the companies through the war and post-war periods.

DEATHS

Reuben Gustafson, 52, agent of Massachusetts Protective and Paul Revere Life at Green Bay, Wis., died at a Baldwin, Wis., hospital from internal injuries sustained in an automobile collision near the latter city. Mrs. Gustafson and a daughter sustained serious injuries and are confined to the hospital.

Arthur J. Dixon, 77, who retired about five years ago as a broker with Conkling, Price & Webb, Chicago, died at his home at Wilmette, Ill. For about 28 years he was a claim man with London Guarantee at Chicago, and for about 15 years was a broker.

Frank O. Williams of Cleveland, who died recently at the age of 94, had represented National Masonic Provident of Mansfield, O., since 1914. At the time of his death he was still a licensed agent and had received a commission check just several days prior to his death.

Walter E. Curtis, 67, a director since 1924 of Employers Mutual Liability and since 1935 of Employers Mutual Fire, died at his home at Wausau.

Suspend Petroleum Truckers

ST. PAUL—The Minnesota railroad commission has cracked down on 73 motor truck petroleum carriers for failing to file proper insurance coverage as required by law. Orders to show cause why their permits should not be revoked were served on two of them and permits of 71 other carriers were suspended for failure to have proper coverage.

Petroleum carrier insurance limits are \$25,000/\$100,000 for personal injury and \$100,000 property damage. Truck owners claim the limits are unreasonable and that some of them are unable to get the insurance. Several truckers, however, have met the insurance requirements.

OPPORTUNITY for FIELD MANAGER

A foremost mid-western stock casualty company has an outstanding opening for experienced man in Central Illinois. Territory has well established agency plant, and offers outstanding opportunity for development and assured future. Address O-48, The National Underwriter, 175 W. Jackson Blvd., Chicago 4, Ill.

Proudly Serving Our More Than 5500 Licensed Agents

We have taken the red tape out of the bonding business; we recognize no competitor in the many innovations which we have adopted for the agents' convenience; among the many features we have to offer are:

Competitive rates — a handy rate manual (you have never seen one like it!) — order blanks in place of applications for preferred business — streamlined application blanks (as short as we can make them) — bond forms in pads — executed padded bonds for most frequently used bonds, such as notary, beer, liquor, etc. (use like insurance policies) — the most attractive agency and notary signs — a handy kit of supplies (not bulky).

It will cost you nothing to have our representative call and show you how we have improved upon the old fashioned method used by most companies. We will appreciate an invitation to call.

WESTERN SURETY COMPANY

ONE OF AMERICA'S OLDEST BONDING COMPANIES

175 W. Jackson Blvd.
Chicago 4, Illinois

21 W. 10th Street
Kansas City 6, Mo.

Sioux Falls
South Dakota



Mutual Group Maps '48 Activity

W. C. Searl, secretary and general counsel of Auto Owners, announces the 1948 schedule of activities for Conference of Mutual Casualty Companies of which he is chairman. The conference includes 36 companies and is a section of National Assn. of Mutual Insurance Companies.

Four discussion meetings will be staged at Hotel Stevens, Chicago, as follows: March 19-20, automobile and general casualty underwriting; May 14-15, management problems; June 25-26, accounting and statistics and office procedures; Nov. 19-20, claims. A conference on sales and agency problems will be held at Minneapolis, Oct. 11-12, in conjunction with the annual convention of the parent association. Conferences on legal and legislative matters and safety are subject to call.

Chairmen of committees responsible for the conferences are: Automobile underwriting, E. R. Warmoth, State Farm companies; general casualty underwriting, J. J. Sampel, Allied Mutual Casualty; management, L. H. Grinstead, Beacon Mutual Indemnity; accounting and statistics, W. B. Wilcox, Farm Bureau Mutual Auto; office methods and procedures, Clyde Benoy, Motorists Mutual; claims, W. A. Hults, Auto Owners; sales and agency, Paul H. Dubuc, Shelby Mutual Casualty; legal and legislative, J. Roth Crabbe, Farm Bureau Mutual Auto; safety, O. C. Nanfeldt, Employers Mutual Casualty.

Paul E. Buehler, Beacon Mutual Indemnity, is secretary of the conference.

F. & D. Gets Big Dam Bond

Arundel Corp., Baltimore; L. E. Dixon Co., Los Angeles; J. C. McGuire, Schoffner, Gordon & Hinman, and Hunkin Conkey Construction Co. have been awarded the contract for construction of the Mt. Morris dam, between Buffalo and Rochester, N. Y., at their combined bid of \$20,204,200. Fidelity & Deposit will execute the bond.

Macco Co., Los Angeles, has been awarded the contract by the U. S. engineers for construction of jetties in the San Diego river at its bid of \$1,117,900. Fidelity & Deposit will execute the bond.

Arthur E. Campbell of Seattle has been named chairman of the legislative committee of National Assn. of Independent Insurance Adjusters.

Iowa Assigned Risk Plan Still Undetermined

DES MOINES—The assigned risk plan under the state's new financial responsibility act has been virtually stalemated, with the insurance department and committee of representatives of casualty insurers unable to reach agreement on the program. At present both department and the committee are awaiting the new uniform plan being drafted to see whether it will be acceptable.

Meantime, the Iowa Assn. of Insurance Agents has submitted a resolution to the department urging Commissioner Alexander and the committee to reach agreement without further delay. When the plan is adopted it is probable a joint office will be set up with the Nebraska department and a single manager appointed to handle both Iowa and Nebraska business.

Trout Names Committees

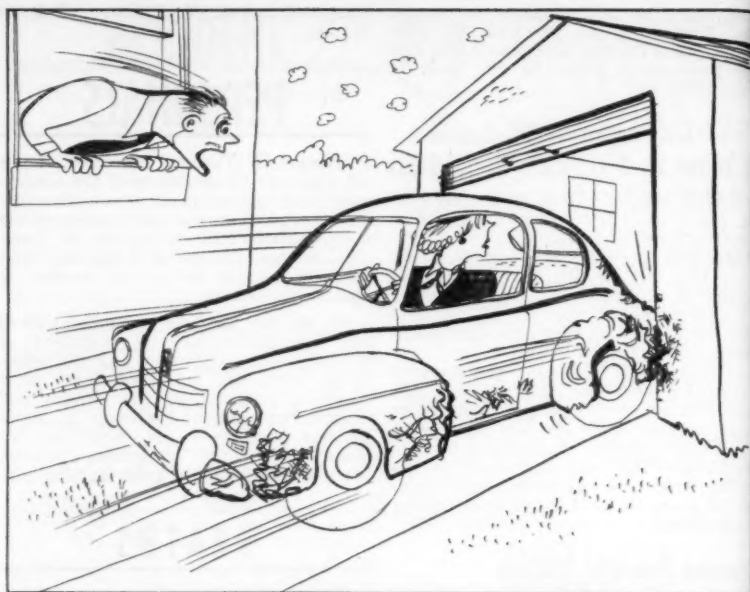
Walter E. Trout, president of International Claim Assn, has completed his committee appointments.

John Ayer, New England Mutual Life, is chairman of the program committee for the annual meeting at Galen Hall, Wernersville, Pa., Sept. 20-22.

Heading the entertainment committee is F. X. Reilly, Guardian Life; law, J. K. Honey, Provident Life & Accident; transportation, L. L. Phelps, Great Northern Life; auditing, Douglas A. Blease, Connecticut Mutual; group, R. J. Marler, Metropolitan Life; medical conference, A. G. Fankhouser, Continental Casualty; lay adjusters, H. S. Don Carlos, Travelers; claim standards, R. Vaughn White, Continental American Life; public relations committee, E. J. Bohne, Equitable Society.

No Change in Mass. Law

BOSTON—The annual legislative assault on Massachusetts' unique compulsory automobile liability insurance law had short shift this year. On one day the joint committee on insurance of the legislature gave hearings on nine bills which called for a substitution of uniform rating, merit or demerit rating plans for the compulsory law. Less than half a dozen witnesses appeared and in several cases even the senatorial sponsors of the new measures did not show up. Without leaving their seats the committee voted against all nine measures and the following day rendered an adverse report on each of the bills to the house of representatives.



"HEY-TAKE IT EASY. THE DEDUCTIBLE IS \$100 NOW."

Murphy and Benson in Kemper Promotions in East

Charles R. Murphy has been named supervisor of branch claim offices for the eastern department of Lumbermens Mutual Casualty, and Frederick S. Benson has been appointed manager of the New York city claim office. Mr. Murphy's office will be at Philadelphia.

Mr. Murphy has had 27 years' claim experience, including six prior to his joining the Kemper group in 1926. In 1946 he became manager of the New York claim office.

Mr. Benson joined the Kemper companies in 1935 as an attorney. In 1939 he became claim manager in Buffalo, and in 1946 was named assistant manager at New York. He is a graduate of Syracuse University.

Blue Cross Raises Rates in Md.

Commissioner Hanley of Maryland has approved an increase in Blue Cross rates and extension of coverage. It is expected the change will take place May 1.

On the group basis, rates will be raised for individuals from 75 to 90 cents, and for families from \$2.40 to \$2.60.

Private room allowances would be

increased from 50 to 75% for extra charges and daily benefits of \$2 a day would be raised to \$3 a day after the 21-day full coverage period.

Cahalane Resigns as Mass. Blue Cross Director

R. F. Cahalane has resigned as executive director of Massachusetts Blue Cross. Roger W. Harey, Boston attorney, will take over as acting director.

The announcement of Mr. Cahalane's resignation came as the directors met for a showdown on difficulties which have plagued Massachusetts Blue Cross for many months, and follow immediately proposals for a drastic reduction in benefits. Last June rates were increased 47% for individual members, 97% for husband and wife and 62½% for families.

The financial embarrassment of the service was brought to light in a hearing last September, and since June, 1947, it has been paying hospitals only 90% of each bill presented.

Mayflower Exchange Shift

A shake up in Mayflower Underwriters, Inc., attorney-in-fact for Mayflower Inter-Insurance Exchange, Seattle, has resulted in the election of L. C. Potter, formerly vice-president, as president and the retirement of Ralph Potts as president and counsel. The changes resulted from a skirmish for proxies in which the Potter forces assumed control of the reciprocal.

It has been writing automobile business in Washington. It was licensed in 1945.

Boston Surety Men Meet

BOSTON—The Surety Underwriters Assn. of Massachusetts will hold its annual meeting Thursday evening. Judge R. G. Wilson will speak on "The Probate Court as Seen from the Inside." Among guests will be Commissioner Harrington, Martin W. Lewis and E. Vernon Roth of Surety Assn. of America; U. S. Manager E. A. Lerner of the Employers group; B. B. Priest, executive secretary Insurance Federation of Massachusetts, and B. E. Mulcahy, Boston Surety Claim Assn.

Md. Cas. Honors Veterans

A bronze plaque listing the names of 409 employees of Maryland Casualty who served in the war, was placed in the rotunda of the home office administration building last week and dedicated with ceremonies attended by about 1,000 employees. A brief address was made by William T. Harper, president.

The

★ CELINA MUTUAL ★

CASUALTY COMPANY

Celina, Ohio

Strictly an Agency Company

FOR ACTION THAT BRINGS SATISFACTION

A Progressive Company
for Aggressive Agents

COMPLETE AUTOMOBILE
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AFFILIATED
WITH
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NATIONAL MUTUAL
INSURANCE COMPANY
Celina, Ohio
Fire, Inland Marine
Allied Lines

Selling Tools for any
Selling Task

GENERAL LIABILITY
GLASS
BURGLARY AND ROBBERY

INSURANCE NEWS BY SECTIONS

IN THE SOUTHERN STATES

Louisville Premiums Up 14% in 1947

LOUISVILLE—Officers, headed by President Sterling G. Thompson, have been reelected by Louisville Board of Fire Underwriters.

Mr. Thompson recalled that the board was organized in 1854. He said there are 102 individual members, representing 65 agencies and local companies.

Premiums of members reporting indicated a 14.44% increase over 1946.

During 1947 63 graduated from the schools for agents and solicitors.

To Attend N. Y. Conference

A. G. Harrison of C. D. Harris & Co., legislative committee chairman, was authorized to attend a group meeting scheduled for New York shortly, at which the excepted city matter is to be discussed with company officials.

Guests included Wallis Downing, attorney for the board; Judge James W. Stites, assistant counsel; William E. Clark and John L. Thompson, Kentucky Inspection Bureau; Col. John H. Krusenklau, chief of the fire department; Capt. Herold L. Foster, fire prevention bureau of the fire department and Chief Claude Thompson, of the new Jefferson county fire department.

The new N.A.I.A. film was shown along with pictures taken at the last annual meeting, by George E. Burks, a member.

New Va. Fire Marshal to Reorganize Work There

RICHMOND—C. S. Mullen, Jr., has been appointed chief fire marshal of Virginia, succeeding the late James M. Hayes. He will be placed in charge of a complete reorganization of the fire marshal's office. In February he will be sent to New York to confer with officials of the National Board on practices of other states in handling this type of work. The new office will be divided into two divisions, one for investigation of fires of suspicious origin, and the other taking over fire inspection work.

Mr. Mullen, a son of Clary S. Mullen, chief engineer of the state highway department and a graduate of V. M. I., is now fire protection engineer for Southeastern Underwriters Assn. at Atlanta.

Durham Exchange Elects

DURHAM, N. C. — John Sorrell has been elected president of Durham Fire Insurance Exchange, succeeding E. Stewart Cole, who has become secretary-treasurer. Alfred Williams has been named vice-president.

Stage Tenn. P. R. Meeting

JACKSON, TENN.—Local agents and field men of Tennessee will stage a public relations meeting here Jan. 23 with Leon McGilton, American, and J. W. Olliphant, Chattanooga, as the speakers. E. R. Timberlake, St. Paul F. & M., Nashville, will show a movie, "At the Community Level." T. K. Robinson, Memphis, president, and George Goss, Nashville, manager Tennessee Assn. of Insurance Agents, head the delegation of local agents.

O. M. Roberts Joins Davis Agency of San Antonio

Oran M. Roberts, who was formerly vice-president of Commercial Standard F. & M. and assistant secretary of Commercial Standard, has joined the H. L. Davis & Son general agency at San Antonio as manager of the fire department.

Mr. Roberts started in the insurance business in 1921 in a Dallas local agency. In 1928 he joined Commercial Standard in the underwriting department, becoming manager of the underwriting and loss departments in 1935.

Bureau Manager Talks

The San Antonio Insurance Exchange heard a talk by A. Sidney Briggs of Dallas, manager Fire Prevention & Engineering Bureau of Texas, on functions of the bureau, which include providing information to company underwriters in distant sections on hazards and risks; making suggestions on installations to architects and contractors to provide better prevention and fire protection methods, and reporting on hazards in cities of less than 50,000 population, which are not covered by the National Board's service.

C. O. Sawtelle of Sawtelle, Cary & McAllister has been appointed chairman of the fire prevention committee of the San Antonio Chamber of Commerce. He is a past president of the San Antonio Insurance Exchange.

MIDDLE WEST

Maggini Reelected by Cincinnati F.U.A.

CINCINNATI—George B. Maggini, secretary and manager fire insurance department of Perkins & Geoghegan, was elected president of the Cincinnati Fire Underwriters Assn. for a second term at its governors' organization meeting.



G. B. Maggini

A. M. O'Connell, vice-president T. E. Wood agency, is vice-president and J. F. Schaefer was reelected secretary-treasurer. The governors are T. T. Bryant, W. P. Dolle & Co.; W. H. Kreidler, Schneller Agencies, and H. Patrick Sweeney. The new officers will be installed by Superintendent Shield of Ohio Feb. 11.

Wis. 1752 Club Elects

MILWAUKEE—At its annual meeting here the Wisconsin 1752 Club elected these officers: Harold Weiss, general agent, Madison, president; J. Leonard Henderson, American Mutual Fire, Milwaukee, vice-president; Charles Van de Zande, Campbellsport Mutual Fire, reelected secretary-treasurer; Alvin Krug, Badger Mutual; Kurth Oelke, Herman Mutual, and George R. Faulds, National Retailers Mutual, executive committee-men.

Plans were laid to conduct a series of regional meetings for mutual agents in the state, in cooperation with Wisconsin Federation of Mutual Insurance Companies, in May.

Study Fire Protection

A fire protection survey has been started in Columbus, sponsored by the

National Board and Ohio Inspection Bureau. The survey, which may require a month, will be used as a basis for new rates.

Western Adjustment Kansas Offices Hold Regional Rally

Kansas offices of Western Adjustment under the supervision of M. W. Whitelaw, Wichita, held their regional meeting at Wichita Jan. 9-10. Ben M. Butler, assistant general manager, and R. M. Ryan, superintendent of the inland marine and aviation department attended from the head office. The program included a message from R. A. Sellery, general manager; talks by Messrs. Butler and Ryan, and by Paul C. Foster, Emporia; Ralph F. Vohs, Dodge City; R. W. Rowse, assistant manager at Wichita; Joe F. Springer, Topeka; Dave R. Diffenderfer, Salina, and group discussions.

Lloyd McNally, Underwriters Salvage, Chicago, spoke on "Salvaging Operations."

COAST

Stockton Course Designed for Newcomers in Business

A course principally to assist newcomers in the business as well as those long established in the agency field has been prepared by the Insurance Exchange of Stockton, Cal., and will start Jan. 21. The instructors are two former company men now in the agency field with long experience in educational activities, Robert L. Mannon, former assistant chief underwriter of Fireman's Fund Indemnity, and Charles Calloni, who for many years lectured as a member of the California Fieldmen's Assn. Mr. Mannon now is with the Peirano Bros. agency and Mr. Calloni with Sims & Grupe. Mr. Mannon long was a visiting lecturer at Stanford and University of California.

Start F. U. A. P. Courses

The spring semester of the Fire Underwriters Assn. of the Pacific school gets started in San Francisco Jan. 26. There will be six courses. Those starting Jan. 26 are office procedure and orientation, J. H. Martin, instructor; tariff rules and rating, J. S. Harlin, Security of New Haven, instructor, and fire II, W. E. Nute, Balfour-Guthrie Co., instructor. Inland marine starts Jan. 27 with R. E. Cathcart, Commercial Union, as instructor; ocean marine, Jan. 29, Donald Tormey, Marsh & McLennan, continuing as lecturer, casualty III, Jan. 27, under supervision of instructors from Casualty Insurance Assn. of California.

Anger Seattle Manager

W. Robert Anger, who has been in charge of Lloyds and aviation lines for Cravens, Dargan & Co., has been promoted to manager at Seattle, following a recent visit to the northwest by Malcolm Cravens. Mr. Anger now assumes charge of fire and casualty lines as well as those he formerly supervised.

At Spokane, Mr. Cravens appointed Jack H. Sumner as field man. Mr. Sumner has been manager there for Aero Insurance Underwriters. As field man, he succeeds Guy S. Weathers, who has purchased the C. Arthur Jones agency at Walla Walla.

A. S. Morgenstern, well-known Seattle agent and broker, has recovered from a heart operation at a Boston hospital. He has returned to Seattle and resumed his work.

EAST

Agency Has Life Department

Goodwin, Loomis & Britton of Hartford have added a life insurance department and made a brokerage connection with Connecticut Mutual. The new life department will be headed by Bruce Loomis, a brother of James L. Loomis, Jr., and Chester H. Loomis, who are partners in the firm with Francis Goodwin, 2d, and Charles P. Britton.

Bruce Loomis, a graduate of Yale and a war veteran, has been for the past two years with the Prouty & Jones agency of Connecticut Mutual at Los Angeles.

Jackson Baltimore Head

BALTIMORE—At the annual meeting of Assn. of Fire Underwriters of Baltimore City these officers were elected:

President, Howard W. Jackson; vice-president, E. Stuart Windsor; secretary, Alice E. Letzkus. The members of the executive committee are: Presley D. Bowen, Frank A. Doyle, Charles V. Simpson, A. E. Wooddy, Rodney J. Brooks, Jr.

Discuss Relief Withdrawal

The New England advisory board at its meeting at Boston Jan. 21 will consider among other matters the withdrawal of relief procedure for supplemental coverage by Allied Lines Assn. There will also be discussed the program for the 1948 summer meeting.

Moore Essex Co. Speaker

Essex County Insurance Agents Assn. will hold a dinner meeting at East Orange, N. J., Jan. 26.

W. C. Moore, manager of the educational and research eastern department of General Adjustment Bureau, will speak.

James F. Tanner and John T. Colwell have formed a general insurance business under the firm name of Tanner & Colwell, Erie, Pa.

New Haven Assn. of Insurance Women has just begun a new course on steam boiler and machinery insurance.

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Brown to Bankers Indemnity; Moore N.A.I.A. Actuary

George D. Moore, comptroller of Aero Insurance Underwriters since 1943, has been appointed actuary of National Assn. of Insurance Agents. He succeeds F. Stuart Brown, who has gone with Bankers Indemnity as assistant to the vice-president.

Mr. Moore started in 1900 with Mutual Benefit Life and since then has been with Fidelity & Casualty, Royal Indemnity, Standard Surety and American Marine Insurance Syndicate. He is a past president of Casualty Actuarial Society, and was for 15 years president of Assn. of Casualty & Surety Accountants & Statisticians.

Mr. Brown joined N.A.I.A. a year ago. His previous connections were Carolina Casualty, Maryland Casualty, Norwich Union Indemnity, Lloyds Casualty, Fireman's Fund Indemnity, and Indemnity of North America.

Gordon at Los Angeles

LOS ANGELES—Harold R. Gordon, managing director Health & Accident Underwriters Conference, spoke to Los Angeles Accident & Health Managers Club on the accident and health situation, after extending greetings from the conference and from Chicago A. & H. Assn. He reported on the regional meetings the conference is holding and told of their success. He spoke of Blue Cross competition and the fact that it has had to make three rate increases. He declared now is an opportune time for private carriers to extend their activities. He said the trend of the times is toward cooperation with the non-profit organizations.

He advocated development of franchise coverage and said that if developed it will beat government plans. He said that 93% of firms, have less than 50 employees and this fact offers an opportunity for franchise sales.

Walter E. Mast, past president of California Assn. Accident & Health Managers Clubs, installed the club's new officers, headed by Robert Kelly, Emmett & Chandler, as president.

Want Malpractice Uniformity

At a meeting with the Texas insurance department representatives of companies writing malpractice liability insurance of various kinds, discussed uniform coverage, classifications and rates. The conference was informal, but the objective is to get together something along this line that will satisfy the Texas department. After the Texas department has gone over what was proposed, some changes may be made and May 1 an orderly program of malpractice insurance will be in effect in Texas. This will be the first time that this has been done. The malpractice coverages have never been controlled and are not written by a great number of companies.

Seek Employee Coverage

ST. LOUIS—Transit Casualty announces it is offering auto insurance to employees and pensioners of St. Louis Public Service Co. at 20% off manual. The employees have been circularized with request for expiration data on existing policies. Transit Casualty insures St. Louis Public Service Co., Los Angeles Transit Lines and the transit systems of some 40 cities.

Claim Men Advanced

Charles R. Umland has been appointed superintendent of the Fireman's Fund group claims division for the Pacific Coast (except Southern California) and the Rocky Mountain fields. He

succeeds Fred A. Stuckey who has retired.

Charles E. Normand becomes assistant superintendent of the department directing casualty claims.

Eugene F. French, formerly claims manager at Los Angeles, has been promoted to superintendent of the casualty and automobile claims division in the southern California department. William K. Farnsworth has been named assistant superintendent.

Stumpf Shows Big Task Ahead in A. & H. Sales

Although about 46% of the people of the U. S. are protected by accident and health, hospitalization or some allied form, there is a big job of insurance selling still to be done, C. B. Stumpf, Madison, Wis., state agent of Illinois Mutual Casualty and second vice-president National Association, told the Chicago Accident & Health Assn. at a luncheon meeting Monday.

He cited the increase in births and other factors to show the need for more protection. Mr. Stumpf gave figures on A. & H. growth and noted the contentment and sense of security which its possession gives to the individual.

The next meeting will be at luncheon Hoodoo Day, Friday, Feb. 13, when Ray Belknap, director of agencies Occidental Life, will speak. In order to assure attendance the association has changed its Hoodoo Day rules to permit counting Feb. 12 production so members may not be penalized in getting their 13 apps to qualify for the Black Cat Club. That is, the Hoodoo Day production for those who attend may be on Feb. 12 instead of 13.

Constellation Total Loss

A hull loss of about \$750,000 will be borne by Associated Aviation Underwriters as the result of the crash after landing of an Eastern Airlines Constellation at Boston airport Jan. 21. Several persons were injured in the crash, none fatally.

The plane had attempted to land at Newark but because of the weather had flown on to Boston. After landing the huge craft skidded on the ice on the runway, the wing hit a snow bank, then the plane overturned and began to burn. The passengers escaped but the hull is almost a total loss.

Hartford Accident Names 2

Hartford Accident has appointed Trevor R. Lewis and Douglas E. Walwyn, special agents in Oregon with headquarters at the Spalding building, Portland.

Mr. Lewis has had experience in San Francisco in bond underwriting. Mr. Walwyn has been at the Portland, Ore., office of Hartford since leaving the army.

Turn Down Mass. Increase

The revision in compensation rates proposed by Massachusetts rating bureau has been turned down by the insurance department. The revision, based on the primary excess method of rating, would have produced an overall rise of about 1% but there were sharp variations in some classifications.

Assn. of Local Agents of the City of New York at its annual meeting re-elected officers, including A. J. Smith, head of Zweig, Smith & Co., as president, a post he has held for many years.

Anthony Eden, former British foreign secretary of state for foreign affairs, has been added to the board of Phoenix Assurance.

V. J. Skutt, vice-president of Mutual Benefit Health & Accident and United Benefit Life, has been named president of the Omaha Community Chest. He has served on the chest board since 1946.

F. & D. Reports on Splendid Year

Fidelity & Deposit enjoyed net income from operations before taxes of \$2,366,087 in 1947. The net profit was \$1,471,373, or \$12.26 per share, compared with \$10.93 in 1946.

Premiums written amounted to \$14,127,895, an increase of 4.5% over 1946. Earned premiums were \$13,475,759, increase 11.7%.

Losses incurred were \$4,539,603, or 33.7% of earned premiums, an increase of \$481.95.

Surplus was increased by \$631,373 to \$13,281,749. On the commissioners basis the surplus is \$16,089,169.

Assets were \$40,474,978.

N. Y. Underwriters' Field Meetings in South, West

The western department field men of New York Underwriters are meeting at Chicago, Jan. 21-23, and the southern field men will convene at New Orleans Jan. 26-28. The eastern group will be at New York in February. Vice-presidents H. L. Davis and R. L. Tanner are at Chicago with Secretaries H. C. Klein, G. W. Owens, and A. J. McDavid. At New Orleans Vice-president T. C. Tallferro will join Messrs. Davis and Klein, who are going there from Chicago.

Joins Conservation Bureau

Marland K. Strasser has joined National Conservation Bureau in the safety education service and will devote his time to high school driver education and training.

Mr. Strasser was formerly a teacher at the University of California. He has conducted driver education institutes for high school teachers in West Virginia, Maryland, Wisconsin, Kentucky, Delaware, North Carolina, Illinois and New York. It is expected the association will conduct training courses for high school teachers in 40 states during 1948.

Dineen Asks RFC Change

Superintendent Dineen of New York has written Senator Buck, chairman of the special Senate subcommittee on Reconstruction Finance Corp., which is considering the extent of RFC's lending powers. In it he calls attention to the case of Preferred Accident, and emphasized that the most important asset of an insurer is its agency system, and that the RFC's loan of \$5 million kept it in a position where it could realize that value. He urges that the RFC again be vested with the authority to assist insurers through the preferred stock medium.

Talbot New Orleans Head

D. H. Talbot, Jr., was elected president of New Orleans Insurance Exchange at the annual meeting. Joseph P. Schwartz is vice-president; Linden F. Braud, reelected secretary for the 28th consecutive year, and Leonard M. Wise, reelected treasurer. On the executive committee are Joe Conway, retiring president; G. E. Gillis, Jr., and Wilfred Kullman.

Mr. Conway was presented a combination radio and record player.

J. H. Flicker Named

James H. Flicker has been placed in charge of the New York metropolitan loss department of National Union Fire, succeeding Thomas Finegan, who went with Corroon & Reynolds. Mr. Flicker has been with National Union in the underwriting department since last August. Previously for seven years he was manager of the out-of-town department for Fire Assn. at New York and before that 10 years with Niagara.

New York Blue Goose voted to increase pond dues from \$5 to \$10.

Hale Heads Loss Executives-Group

NEW YORK—E. Scott Hale, secretary of American, was elected president of Eastern Loss Executives Conference at its annual meeting here. He succeeds R. C. Williams, Hanover.

Burton B. Gracey, Hartford Fire, is vice-president and John B. Scheuerman is secretary. D. S. Cooke, Phoenix and Hartford, was reelected treasurer.

Mr. Williams was presented with a scroll and gavel after Mr. Hale took the chair.

Surety Committee to Meet

The surety committee of Ohio Assn. of Insurance Agents is to meet at Columbus Feb. 3. Members of the committee are H. S. Bowen, Norwalk; Harry M. Turner, Springfield; L. Calvin Jones, Youngstown.

Excess Filings Difficult

Illinois is one of a very few states that is requiring insurers to file rates for excess covers. It called for either specific rates or a formula. The filings of most of the companies have been approved, but the approval has not yet come through on the London Lloyd's filings.

Discuss Liability at Oakland

Jan. 20 the Oakland Assn. of Insurance Agents will hold a luncheon meeting to discuss liability hazards not normally covered by the standard policy. Douglas Evey is chairman. Questions will be submitted in advance.

Issue Cal.-Union Permits

SAN FRANCISCO—Permits to sell stock in California-Union, being revived by Edward Brown & Sons and associates, have been issued by the California department and SEC. It is proposed to sell 95,700 shares of \$10 par for \$25 and it is reported that a number of prominent industrialists already have purchased shares. The company will have capital of \$1 million and surplus \$1½ million.

Open Office at Oakland

America Fore has opened a new office at 1419 Broadway, Oakland, Cal. Milton E. Pinney, manager of the East Bay, Oakland metropolitan department, is in general charge, and F. W. Neff has been assigned to the office as special agent for Fidelity & Casualty. M. R. Slewing is claim manager.

Harris Before Minn. Mutuals

ST. PAUL—Commissioner Harris will address the annual meeting this week of State Assn. of Mutual Insurance Companies at St. Paul.

I.A.C. to Meet Feb. 20 in N. Y. C.

The Insurance Advertising Conference will hold its midwinter meeting Feb. 20 at the Governor Clinton hotel in New York City.

Describes Cal. Assigned Risk Plan

LOS ANGELES—George T. Conklin, assistant vice-president of Pacific Indemnity, was speaker at the January meeting of Los Angeles Insurance Forum. He talked on California assigned risk plan, which became effective Jan. 19. He told how the act is to be administered.

Don Beeson, president of the newly formed local board at Boulder, Colo., which is now working on a program of complete blanket coverage for the University of Colorado, is a son-in-law of Wade Patton of Hutchinson, Kan., for many years secretary of Kansas Assn. of Insurance Agents. Mrs. Beeson, the former Dorothy Patton, for a time was assistant to her father, both in the Kansas association and in his agency.

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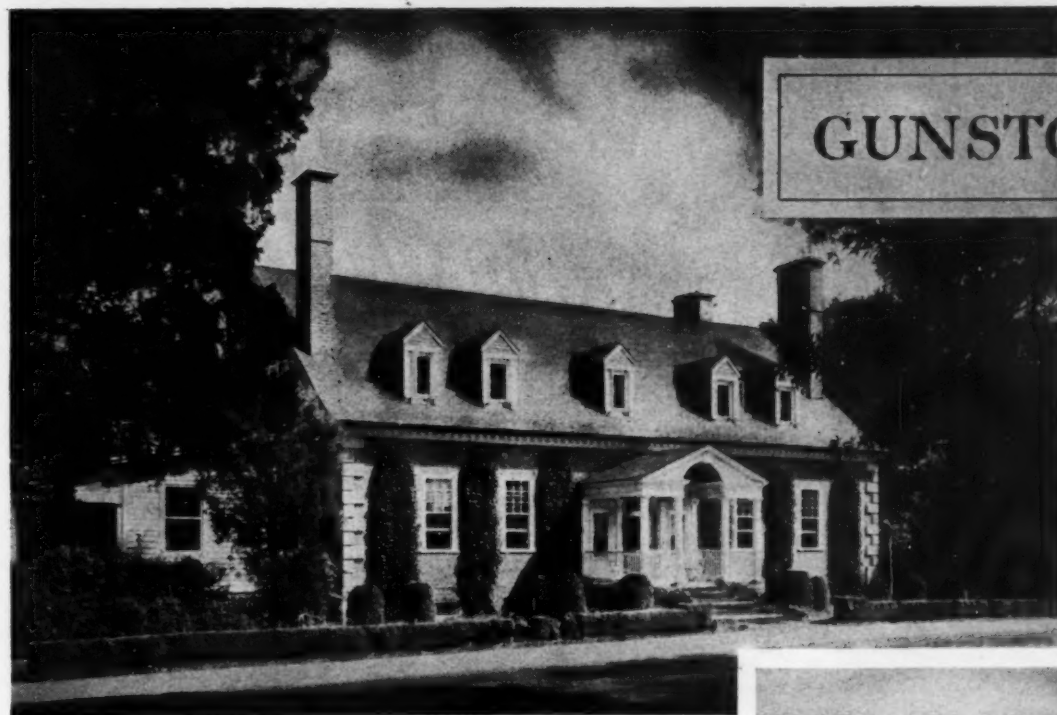
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Famous American Homes



GUNSTON HALL

*"The rights
of the people
to be secure"*



Formal garden and 192-year-old boxwood hedges

FRAMED over the fireplace in the library of Gunston Hall are these famous words expressing the dignity of man, "The rights of the people to be secure in their persons, houses, papers, and effects, against unreasonable searches and seizures, shall not be violated . . ." In this notable room the fourth George Mason, statesman, constitutionalist, and philosopher penned these phrases for the Virginia Bill of Rights, which later became the basis for the first ten amendments to the Constitution of the United States. Here also he is said to have helped his colleague, Thomas Jefferson, write the first draft of the Declaration of Independence.



George Mason

For his newly won bride, Ann Eilbeck, Mason employed a famed English architect to build this colonial mansion of unrivaled beauty overlooking the banks of the Potomac in Fair-

fax County, Virginia. Upon its completion in 1758, he set about to develop the estate of 7000 acres into an almost self-sufficient plantation with its own blacksmiths, carpenters, coopers, weavers and tanners.

Celebrated guests frequently visited Gunston Hall, including Lafayette and neigh-

bor George Washington who "often rowed down from Mount Vernon in a 4-oared gig . . . to visit his friend or take Sunday supper with him."

Failing health forced Mason to spend his later years in retirement but he was a constant source of counsel on questions of law and government. At a time when it was considered treason even to speak ill of the King, he became a champion of democracy and one of the first to speak out against slavery.

In 1792 this man whom Jefferson called "the wisest man of his generation" was buried on the grounds of his Gunston

Hall. Mason had been a genial, cultivated, well-read gentleman whose descendants were to include early governors of Michigan and California.

The Gunston estate gradually deteriorated after ownership passed from the Mason family in the 1860's. Reduced to a lumber camp in 1912, it was rescued by its present owner who spent thirty years and a medium-sized fortune to restore it to its former splendor. Although now privately owned, it will eventually pass to the State of Virginia under the custody of the Colonial Dames of America.

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